



GEORGIA

STATE OF THE
STATE'S HOUSING:

*Service Delivery
Region 7*

HOUSING AND
DEMOGRAPHICS
RESEARCH CENTER

THE UNIVERSITY
OF GEORGIA

*Karen Tinsley
and Brenda Cude*

July 2003

Under Contract with

THE GEORGIA DEPARTMENT
OF COMMUNITY AFFAIRS

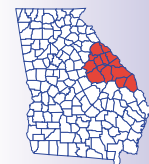
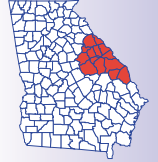


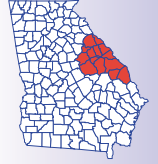
TABLE OF CONTENTS

<i>Executive Summary</i>	<i>i</i>
<i>List of Tables</i>	<i>iv</i>
<i>List of Figures</i>	<i>v</i>
<i>Introduction</i>	
A. The data	1
B. Region 7.....	3
<i>II. Population and Household Characteristics</i>	
A. Population.....	4
B. Age.....	7
C. Race and ethnicity	10
D. Household composition.....	13
<i>III. Employment and Income</i>	
A. Employment, earnings, and the commute to work	16
B. Income and poverty status	20
<i>IV. Housing Tenure and Affordability</i>	
A. Owner- and renter-occupancy status	23
B. Cost, value, and sales price of housing	25
C. Affordability	28
1. Owner-occupied units	28
2. Renter-occupied units	31
<i>V. Type of Housing and Physical Condition</i>	
A. Occupied and vacant housing units	35
B. Type and age of housing units	38
C. Physical characteristics and quality of housing units	43
D. Subsidized rental housing units	46
<i>VI. Housing Construction</i>	
A. New home construction: single-family and multi-family building permits.....	48
B. Mobile/manufactured housing placements.....	51
C. Local government services, zoning and development procedures	53
<i>Data Sources and References</i>	56



LIST OF TABLES

Table II.1 -	Population by county, 1990 - 2000.....	5
Table II.2 -	Natural increase and net migration by county, 1990 - 2000.	6
Table II.3 -	Age, 1990-2000.....	9
Table II.4 -	Dependency ratio by county, 2000.	9
Table II.5 -	Percent of population by race and ethnicity (Hispanic) by county, 2000.	12
Table II.6 -	Household size, 1990-2000.....	14
Table II.7 -	Household composition, 1990-2000.....	15
Table III.1 -	Median earnings by county, 1999.	19
Table III.2 -	Households by income by county, 1999.	22
Table IV.1 -	Housing tenure, 1990-2000.	24
Table IV.2 -	Homeownership rates by race and ethnicity (Hispanic), 2000.....	24
Table IV.3 -	Median home value by county, 2000.	27
Table IV.4 -	Home sales of new and existing units by county, 2000.....	27
Table IV.5 -	Owner-occupied units by percent of income spent on housing, 1989-1999.	29
Table IV.6 -	Specified owner-occupied units by percent of income spent on housing by county, 1999.	31
Table IV.7 -	Specified renter-occupied units by percent of income spent on housing, 1989-1999.	33
Table IV.8 -	Specified renter-occupied units by percent of income spent on housing by county, 1999.	34
Table V.1 -	Occupied and vacant units, 1990-2000.....	36
Table V.2 -	Vacant units by type by county, 2000.	37
Table V.3 -	Percent of housing units by type by county, 2000.	41
Table V.4 -	Percent of housing units by age by county, 2000.....	42
Table V.5 -	Overcrowded units by race, ethnicity, and tenure, 2000.	45
Table V.6 -	Number of low-rent units by county; public housing, 2001and LIHTC, 1987-2002	47
Table VI.1 -	Building permits issued for new privately-owned single-family and multi-family housing units by county, 2001.	50
Table VI.2 -	Manufactured housing placements in 2001 per 1,000 population (2000) by county.	52
Table VI.3 -	Local government services available and codes adopted, 2002.....	55



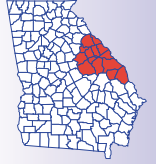
INTRODUCTION

The Housing and Demographics Research Center of the Department of Housing and Consumer Economics at the University of Georgia (UGA), under contract with the Housing Finance Division of the Georgia Department of Community Affairs (DCA), conducted the research for this report. Individuals involved with the project are Brenda J. Cude, Professor; Tom Rodgers, Associate Dean; Anne Sweaney, Professor; and Karen Tinsley, Research Coordinator of UGA and Carmen Chubb, Director of the Housing Finance Division; Jane Massey, Community Initiatives Coordinator; and Don Watt, Director of the Office of Housing Planning and Administration of DCA.

This project is, in part, a result of the tremendous interest in the “Workforce Housing in Georgia” report released in September of 2001. The current report utilizes secondary county-level data, which is comprised mostly of the 1990 and 2000 Census, in addition to other relevant data sources when available. These data are analyzed as it pertains to housing in the state of Georgia and its 12 state service delivery regions. Unlike the “Workforce Housing in Georgia” report, this report includes data related to housing in both urban and rural Georgia and for households at all income levels.

The Data

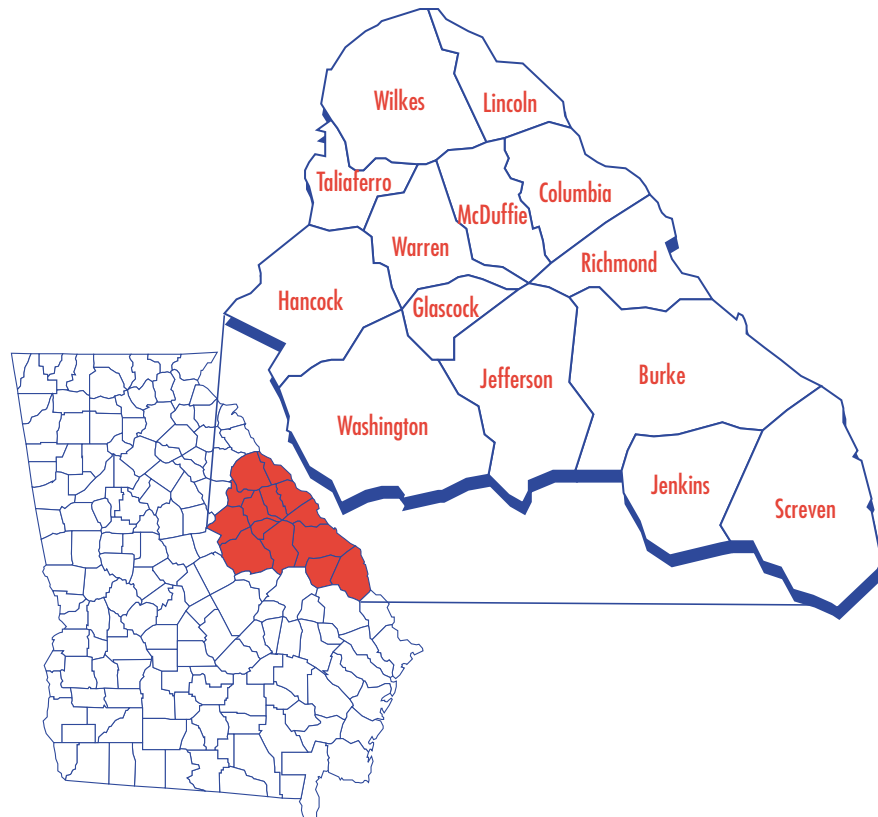
- ◆ The majority of the data used in this report are taken from the 1990 and 2000 decennial census. In both years, two questionnaires were used to collect population and housing data yielding two datasets (SF1 and SF3).
- ◆ The short form questionnaire was sent to approximately five of six households; these data report information on every inhabitant and housing unit in the United States. The questionnaire asked population questions related to household relationship, sex, race, age, and Hispanic or Latino origin, and housing questions related to tenure, occupancy, and vacancy status. Information derived from the short form is referred to as 100-percent data and is contained in the Summary File 1 (SF1) dataset.
- ◆ The long form questionnaire was sent to approximately one in six households and contained all of the questions on the short form, as well as additional detailed questions relating to social, economic, and housing characteristics of individuals and their households. Information collected from the long form is called sample data and is contained in the Summary File 3 (SF3) dataset.
- ◆ Some variables, such as population, race, and the number of housing units, are included in both the 100-percent and sample data. These numbers will not necessarily match exactly since the sample data must be weighted to reflect the entire population. The two numbers are more likely to be different for very small geographic areas, such as places, tracts, and block groups. Since this report analyzes county-level data this should not be a problem.
- ◆ Data referred to, but not shown in the body of the report are located in the Data Appendix and can be found at <http://www.fcs.uga.edu/hace/hdrc/index.html>. Tables located in the Appendix begin with the letter “A.”



REGION 7

- ◆ Region 7 shares its eastern border with South Carolina and surrounds Augusta located about midway up the Georgia border. The region consists of 14 counties and 44 municipalities.
- ◆ The counties in Region 7 include Burke, Columbia, Glascock, Hancock, Jefferson, Jenkins, Lincoln, McDuffie, Richmond, Screven, Taliaferro, Warren, Washington, and Wilkes. Burke, Columbia, McDuffie, and Richmond are the four Georgia counties in the Augusta-Aiken MSA .
- ◆ The largest city in Region 7 is Augusta (population 195,182). Region 7's other major cities are: Thomson, Washington, Sandersville, and Waynesboro.

REGION 7



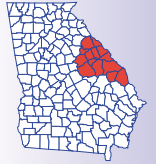
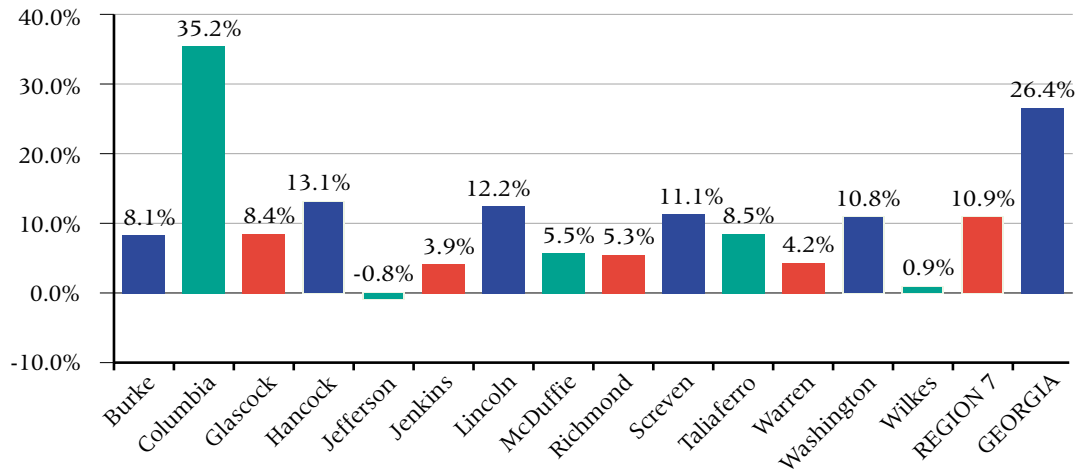


FIGURE II.1 - PERCENT CHANGE IN POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

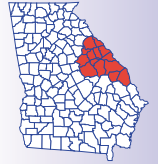
TABLE II.1 - POPULATION BY COUNTY, 1990 - 2000.

	2000		1990-2000	
	No.	Rank ¹	% change	Rank ¹
Burke*	22,243	74	8.1	122
Columbia*	89,288	21	35.2	32
Glascock	2,556	157	8.4	118
Hancock	10,076	127	13.1	95
Jefferson	17,266	92	-0.8	156
Jenkins	8,575	136	4.0	143
Lincoln	8,348	138	12.2	100
McDuffie*	21,231	79	5.5	134
Richmond*	199,775	7	5.3	136
Screven	15,374	100	11.1	106
Taliaferro	2,077	159	8.5	117
Warren	6,336	148	4.2	140
Washington	21,176	80	10.8	107
Wilkes	10,687	120	0.8	149
REGION 7	435,008	7	10.9	10
GEORGIA	8,186,453		26.4	
% of STATE	5.3			

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

* County is part of a MSA.

¹ County rank is among all counties in Georgia, whereas the rank for the region is among the 12 regions. The county with the greatest population (or population change) is ranked first.

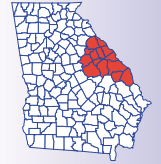


**TABLE II.2 - POPULATION CHANGE DUE TO NATURAL INCREASE AND
NET MIGRATION BY COUNTY, 1990 - 2000.**

	Natural Increase		Net Migration	
	No.	%	No.	%
Burke*	1,601	96.2	63	3.8
Columbia*	7,186	30.9	16,071	69.1
Glascocok	-41	0.0	240	100.0
Hancock	351	30.1	817	69.9
Jefferson	830	0.0	-972	0.0
Jenkins	282	86.0	46	14.0
Lincoln	110	12.1	796	87.9
McDuffie*	1,077	96.9	35	3.1
Richmond*	14,709	100.0	-4,653	0.0
Screven	524	34.2	1,008	65.8
Taliaferro	-58	0.0	220	100.0
Warren	89	34.5	169	65.5
Washington	776	37.6	1,288	62.4
Wilkes	-25	0.0	115	100.0
REGION 7	27,411	64.3	15,243	35.7
GEORGIA	582,131	34.1	1,126,106	65.9

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1; Georgia county guide, 2002.

* County is part of a MSA.



AGE

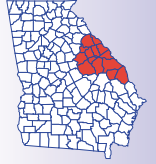
Issue: The age distribution of the population and recent changes in that distribution have important implications for the formation of new households and the demand for new housing units, as well as the need for age-related housing and services. For example, elderly persons frequently require special housing in combination with supportive services, whereas working families with small children often need child care. The dependency ratio is used to approximate the number of individuals providing economic support per dependent persons. A higher dependency ratio means there are more people in the non-working age relative to persons of working age. A higher dependency ratio may mean a greater demand for housing and related services for families with young children and/or older adults.

Data:

- ◆ Traditionally, the dependency ratio is defined as the number of children younger than 18 years old plus the number of elderly persons 65 years old or older per 100 persons ages 18 to 64 years. Since people are living longer and more elderly are working past the age of 65, a dependency ratio defined using the number of persons 85 years old or older may be more appropriate.
- ◆ This dependency ratio is defined in terms of the age of the population; it has no relationship to the receipt of government aid.

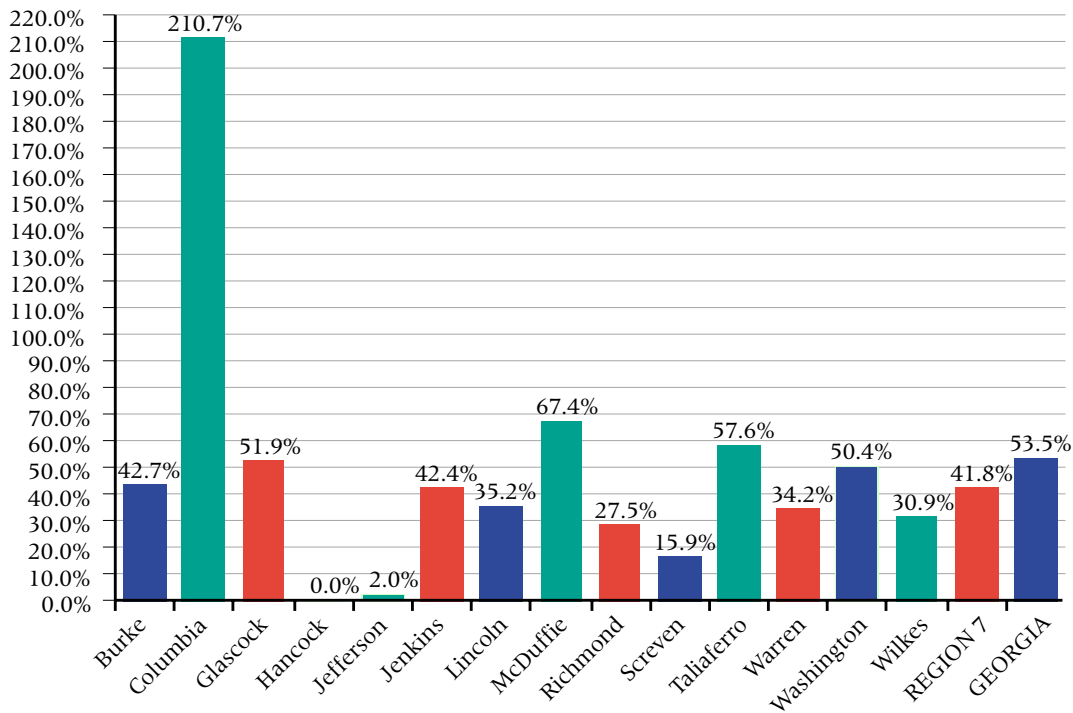
Analysis:

- ◆ Compared to the state, Region 7 had a larger percentage of residents younger than 18 years of age and a larger percentage older than 64 years old in 2000. Approximately 11% of the residents in Region 7 were 65 years old or older, compared with 9.6% in the state. Glascock and Taliaferro Counties had the highest proportion of residents at least 65 years old in Region 7, about 18%. (Table AII.1, Table II.3, Table II.4)
- ◆ About 1% of the population in Region 7 and in Georgia were 85 years old or older. Glascock, Taliaferro, and Warren Counties had the highest percentage of residents at least 85 years old in the region, 2.5% or more; Glascock County had the highest percentage in the state, 3.2%. (Table II.4)
- ◆ Region 7 had a higher dependency ratio (younger than 18 and 65 and older) than the state in 2000 (63.1% and 56.5%, respectively). Hancock County (56.4%) had the lowest dependency ratio in the region and was the only county with a lower ratio than the state's. The highest dependency ratio in the region was in Taliaferro County, 75.4%. (Table II.4)
- ◆ When adults 85 and older were added to children younger than 18 to calculate the dependency ratio, Region 7's ratio was slightly higher than the state's (29.2% and 27.9%, respectively). Four counties had a lower ratio than the state (Hancock, Lincoln, Taliaferro, and Wilkes), while Burke County had the highest ratio in the region (33.2%). (Table II.4)



- ◆ The increase in residents aged at least 65 years old in Region 7 (14.8%) from 1990 to 2000 was greater than the increase in all residents (10.9%), but smaller than the percentage increase statewide (20.0%). The growth in the older elderly (85 years old or more) group in Region 7 was far greater (41.8%) than the increase in all residents but again smaller than the statewide increase (53.5%). (Table II.3, Figure II.2)
- ◆ The increase in the elderly population aged 85 years old and older from 1990 to 2000 in Columbia County was the largest in the region (210.7%), almost four times the statewide increase. McDuffie (67.4%) and Taliaferro (57.6%) Counties also had a larger increase in residents at least 85 years of age than the state, while in Hancock County there was no increase. (Figure II.2)

FIGURE II.2 - PERCENT CHANGE IN POPULATION 85 YEARS OLD AND OLDER BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

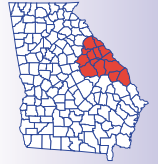


TABLE II.3 - AGE, 1990-2000.

	Region 7			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Total population	435,008	100.0	10.9	8,186,453	100.0	26.4
Under 18 years	120,051	27.6	7.1	2,169,234	26.5	25.6
18-64 years	266,757	61.3	12.0	5,231,944	63.9	27.7
65 years and over	48,200	11.1	14.8	785,275	9.6	20.0
85 years and over	5,486	1.3	41.8	87,857	1.1	53.5

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

TABLE II.4 - DEPENDENCY RATIO BY COUNTY, 2000.

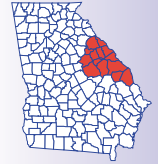
	Younger than 18		65 years and over		85 years and over		Depen- dency ratio ¹	Depen- dency ratio ²
	No.	%	No.	%	No.	%		
Burke*	6,954	31.3	2,416	10.9	331	1.5	72.8	33.2
Columbia*	26,430	29.6	7,130	8.0	783	0.9	60.2	30.7
Glascok	609	23.8	466	18.2	82	3.2	72.6	27.9
Hancock	2,425	24.1	1,209	12.0	133	1.3	56.4	25.7
Jefferson	4,903	28.4	2,357	13.7	303	1.8	72.6	30.7
Jenkins	2,443	28.5	1,163	13.6	131	1.5	72.6	30.5
Lincoln	2,037	24.4	1,218	14.6	96	1.1	63.9	25.8
McDuffie*	5,916	27.9	2,528	11.9	303	1.4	66.0	29.7
Richmond*	53,608	26.8	21,645	10.8	2,201	1.1	60.4	28.2
Screven	4,291	27.9	2,155	14.0	255	1.7	72.2	30.1
Taliaferro	500	24.1	393	18.9	52	2.5	75.4	27.3
Warren	1,670	26.4	1,017	16.1	161	2.5	73.6	29.7
Washington	5,704	26.9	2,671	12.6	418	2.0	65.4	29.5
Wilkes	2,561	24.0	1,832	17.1	237	2.2	69.8	26.8
REGION 7	120,051	27.6	48,200	11.1	5,486	1.3	63.1	29.2
GEORGIA	2,169,234	26.5	785,275	9.6	87,857	1.1	56.5	27.9

Source: Census 2000 SF 1, DP1.

* County is part of a MSA.

¹ Less than 18 and greater than 65 years old.

² Less than 18 and greater than 85 years old.



RACE AND ETHNICITY

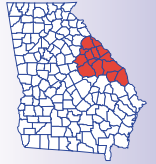
Issue: The diversity of a community with respect to racial and ethnic composition may affect the demand for housing since minorities, especially new immigrants, tend to form new households at a later age than whites (Masnick, 2002). Minorities may have access to fewer housing choices since they are more likely to face discrimination and segregation which adversely affects not only housing choices but also affordability. Many recent Hispanic immigrants face a multitude of obstacles in obtaining decent affordable housing. These obstacles include not only the economic challenges that affect all low-income households but also language barriers that may complicate access to housing assistance programs.

Data:

- ◆ Race is a self-identification data item in which respondents choose the race or races with which they most closely identify. A major change in the 2000 census was to allow individuals to classify themselves as two or more races. In the past, the questionnaire instructed individuals to mark only one. Therefore, data regarding race in Census 2000 are not directly comparable to the 1990 census.
- ◆ Spanish/Hispanic/Latino is a self-designated classification for people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person's parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race.
- ◆ Hispanic persons are counted within a race (i.e., White or Black), as well as within their ethnicity. Therefore, all race categories will equal the total population.

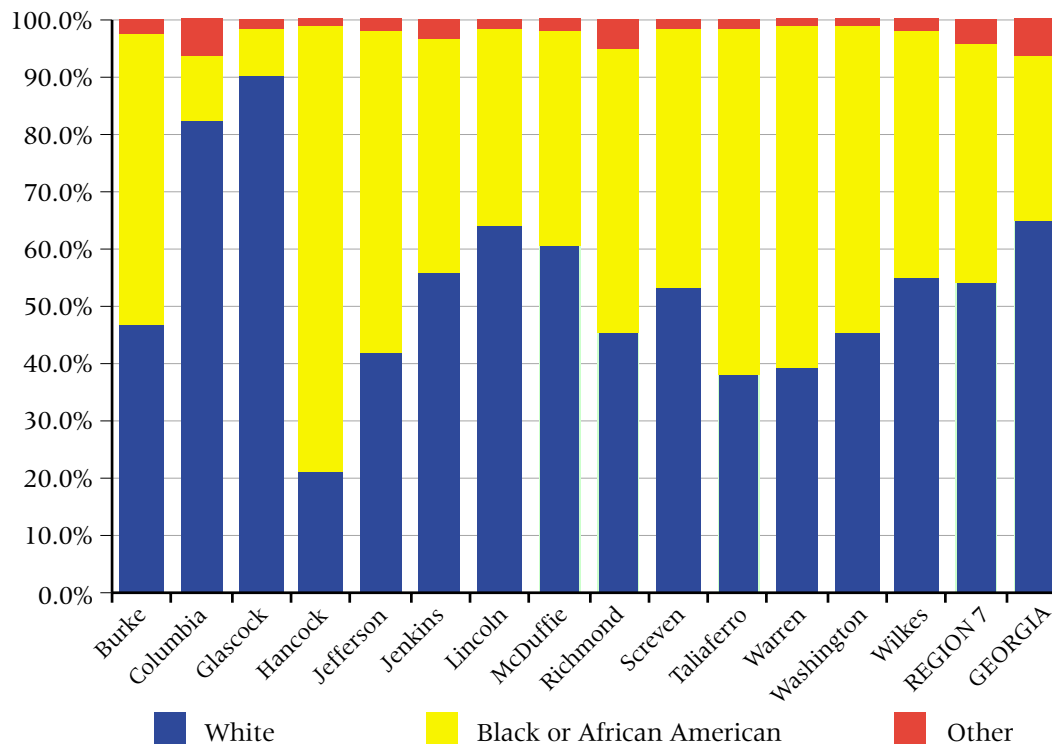
Analysis:

- ◆ In 2000, Region 7 was comprised of a smaller percentage of White residents and a larger percentage of Blacks than the state. More than 40% of Region 7's population was Black, compared with 28.7% of Georgia's residents. The region had a smaller percentage of Asian residents (1.5%) than in the state (2.1%). (Table II.5, Table AII.2, Figure II.3)
- ◆ Almost 80% of Hancock County residents were Black, the highest percentage in the region. In contrast, Columbia and Glascock Counties had the largest proportion of Whites (more than 80%) and the smallest percentage of Blacks. (Table II.5, Figure II.3)
- ◆ In 2000 Region 7 had a smaller percentage of Hispanic residents (2.2%) than Georgia (5.3%). Every county in the region had a lower percentage of Hispanics than statewide, but Columbia, Jenkins, and Richmond Counties had a higher proportion than the region. Glascock and Hancock Counties had the lowest percentages of Hispanics in the state, 0.5%. (Table II.5)

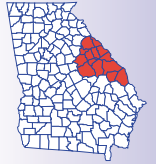


- ◆ From 1990 to 2000 the increase in the Hispanic population in Region 7 (87.5%) was well below the statewide increase of 300%. Jenkins and Warren Counties experienced a tremendous increase in Hispanic residents (more than 2000%), while Hancock and Taliaferro Counties lost Hispanic residents. (Figure II.4)
- ◆ About 30% of the foreign-born residents in Region 7 entered the U.S. between 1990 and 2000, compared with approximately 60% of those in Georgia. All of the foreign-born residents in Jenkins County arrived in this country during this period, while all 11 of those residing in Taliaferro entered the U.S. before 1990. None of the foreign-born Jenkins County residents were naturalized citizens. No foreigners lived in Glascock County. (Table AII.3)

FIGURE II.3 - POPULATION BY RACE BY COUNTY, 2000.



Source: Census 2000 SF1, DP1.



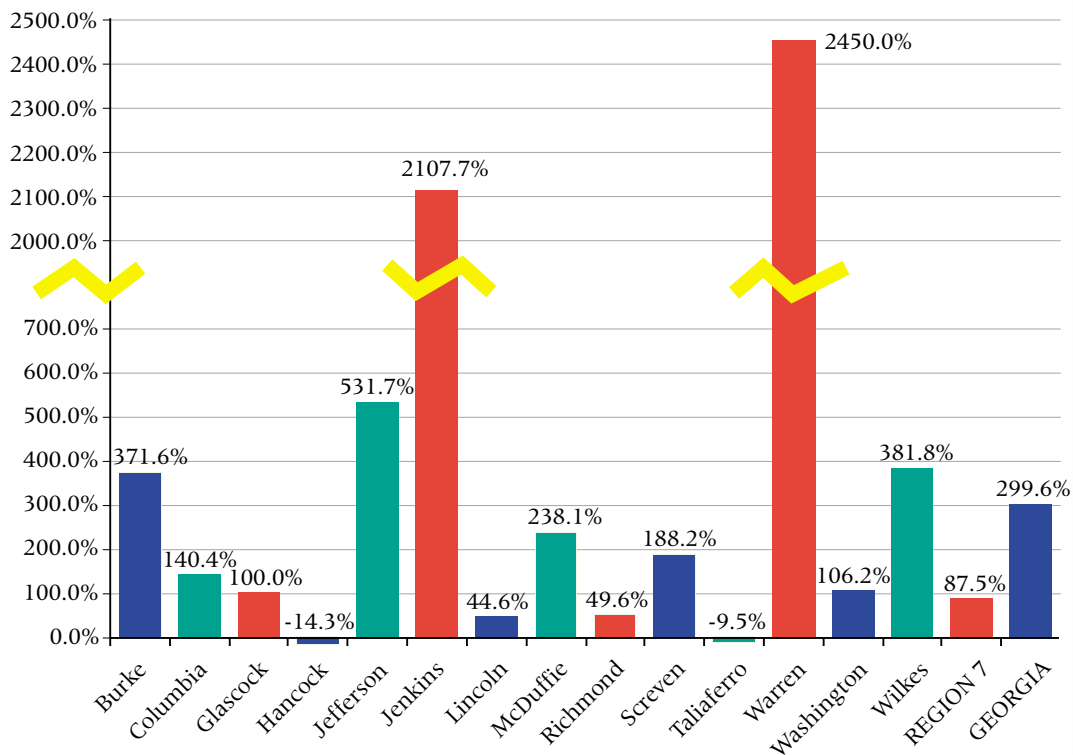
**TABLE II.5 - PERCENT OF POPULATION BY RACE AND
HISPANIC ETHNICITY BY COUNTY, 2000.**

	White	Black	Other	Hispanic
Burke*	46.9	51.0	2.1	1.4
Columbia*	82.7	11.2	6.1	2.6
Glascock	90.6	8.3	1.1	0.5
Hancock	21.5	77.8	0.8	0.5
Jefferson	42.1	56.3	1.6	1.5
Jenkins	56.3	40.5	3.2	3.3
Lincoln	64.3	34.4	1.4	1.0
McDuffie*	60.8	37.5	1.7	1.3
Richmond*	45.6	49.8	4.7	2.8
Screven	53.6	45.3	1.2	1.0
Taliaferro	38.2	60.3	1.5	0.9
Warren	39.5	59.5	1.1	0.8
Washington	45.7	53.2	1.1	0.6
Wilkes	55.1	43.1	1.8	2.0
REGION 7	54.5	41.5	3.9	2.2
GEORGIA	65.1	28.7	6.2	5.3

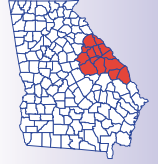
Source: Census 2000 SF 1, DP1.

* County is part of a MSA.

FIGURE II.4 - PERCENT CHANGE IN HISPANIC POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.



family units than statewide (4.1% and 6.1%) and a larger percentage of householders that were 65 years old or older and living alone (8.6% and 7.0%, respectively). (Table II.7)

- ◆ Over the past decade non-family households increased at a faster than average rate in Region 7 and in the state. “Other” family and “other” non-family households experienced the largest rate of growth in Region 7 and in the state. (Table II.7)
- ◆ Region 7 had a larger percentage of households headed by persons 45 years old or older than the state and a smaller percentage headed by residents younger than 45 years old. Households headed by persons between the ages of 45 and 54 increased faster than all other age categories in Region 7 and in the state (52.0% and 58.9%, respectively). The percentage of householders between the ages of 25 and 34 years old in Region 7 declined. (Table AII.4)

TABLE II.6 - HOUSEHOLD SIZE, 1990-2000.

	Region 7			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Total households	158,840	100.0	14.2	3,006,369	100.0	27.0
1-person	38,857	24.5	20.5	710,523	23.6	32.1
2-person	48,874	30.8	19.6	963,782	32.1	29.8
3-person	30,008	18.9	12.9	550,858	18.3	20.3
4-person	23,936	15.1	5.4	460,639	15.3	20.2
5-person	10,980	6.9	6.9	199,642	6.6	27.5
6-person	3,929	2.5	2.6	72,511	2.4	34.6
7-or-more-person	2,256	1.4	-13.1	48,414	1.6	38.8
Average household size	2.60			2.65		

Source: Census 2000 SF 1, QT-P10; Census 1990 STF 1, P027.

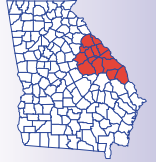
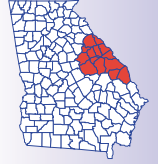


TABLE II.7 - HOUSEHOLD COMPOSITION, 1990-2000.

	Region 7			Georgia		
	2000	1990-2000		2000	1990-2000	
	No.	%	% change	No.	%	% change
Total households	158,840	100.0	14.2	3,006,369	100.0	27.0
<u>Family households</u>	113,449	71.4	11.1	2,111,647	70.2	23.3
Married-couple family	76,971	48.5	4.7	1,548,800	51.5	18.5
With related children						
under 18	38,437	24.2	-0.8	776,890	25.8	16.4
Single female	29,730	18.7	24.8	435,410	14.5	32.1
With related children						
under 18	21,501	13.5	25.2	307,277	10.2	36.0
Other family households	6,748	4.2	42.9	127,437	4.2	66.2
<u>Non-family households</u>	45,391	28.6	22.7	894,722	29.8	36.9
Householder living alone	38,857	24.5	20.5	710,523	23.6	32.1
Householder 65 years						
and over	13,726	8.6	12.0	210,409	7.0	13.7
Other non-family						
households	6,534	4.1	38.1	184,199	6.1	59.0

Source: Census 2000 SF 1, DP1 (non-family households), QT-P10 (family households); Census 1990 STF 1, DP1, P016 (related children).



EMPLOYMENT AND INCOME

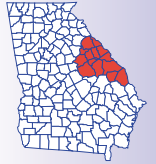
EMPLOYMENT, EARNINGS AND THE COMMUTE TO WORK

Issue: The employment opportunities, household earnings, quality and availability of appropriate workforce housing, and economic vitality of a community are intimately related components within every county and region. The unemployment rate is an excellent indication of the overall economic condition of a region. Economic diversity, one of the best defenses against a high unemployment rate, is essential in building and sustaining a vibrant community made up of households with stable earnings. The causality of decent housing and economic development is not one-directional; each plays an important role in fostering the other. Investment in housing through construction and rehabilitation, in addition to the demand for household appliances and other household goods and services, creates jobs. At the same time, new or expanding industries attract new residents, and increase the number of housing units demanded.

The availability of affordable housing in relation to job location is a major contributing factor to commuting patterns. Long commutes may be due to the poor quality of housing or the lack of housing options (UGA - HDRC, 2001). High housing prices near the industry or the business center in a metropolitan area also contribute to increased travel time to work. A journey to work that crosses county, regional, or state boundaries has important consequences to the health of the local economy.

Data:

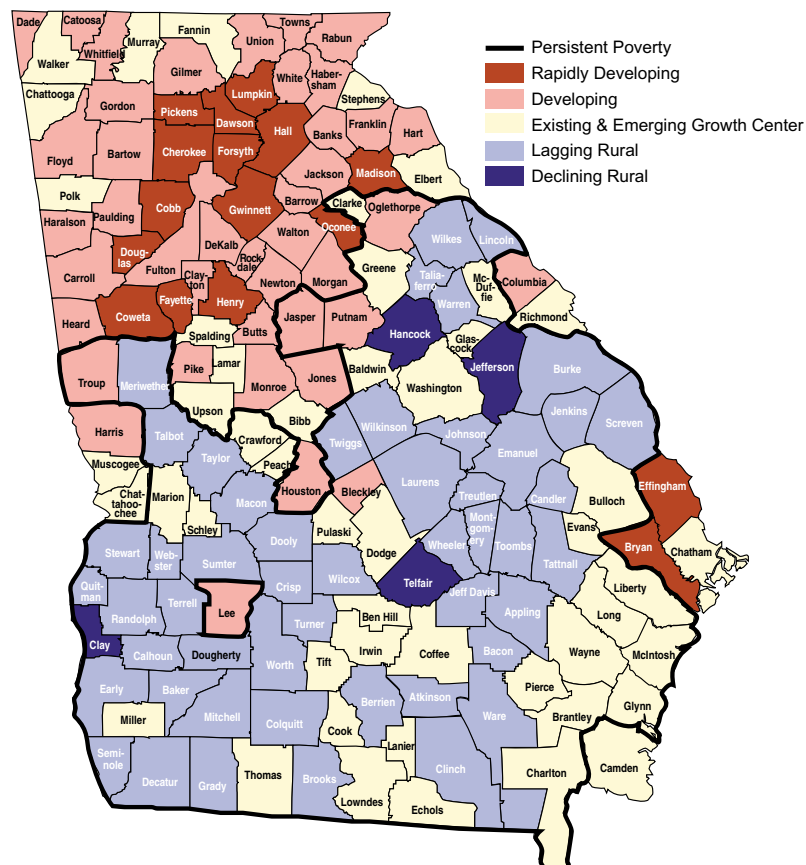
- ♦ The economic vitality index, published by Georgia Rural Development Council, is based on total average wage growth (1998-2000), total employment growth (1998-2000), total population growth (1998-2000), total unemployment (1998-2000), per capita income (1998-2000), and poverty rate (1999).
- ♦ The index classifies counties as rapidly developing (perform above state and national averages on economic and social indicators), developing (perform at or above the state average on economic and social indicators), existing-emerging growth centers (perform near average on economic indicators and at or above average on social indicators), lagging rural (perform at or below average on economic and social indicators), or declining rural (perform below average on economic and social indicators).
- ♦ Counties that are considered in persistent poverty are those that have had poverty rates in the top quartile over the last three decades.
- ♦ The civilian population consists of all persons 16 years and over who are not inmates of institutions or are not on active duty in the armed forces.
- ♦ The civilian labor force is the total of all employed and unemployed persons 16 years of age or over, excluding military personnel and the institutionalized. Employed persons are those who were “at work”—those who worked as paid employees, including work in their own business and on their farm or “with a job but not at work”—those who did not work during the reference week because of illness or other personal rea-



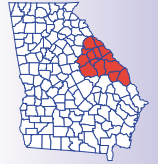
earnings of less than \$20,000 a year; Hancock County had the lowest, \$15,985. Of workers not employed full-time, year-round, those in Columbia (\$10,457) and Wilkes (\$10,831) Counties had higher median earnings than the corresponding median for the state. (Table III.1)

- ◆ Despite working full-time, year-round, 14.5% of single females in Region 7 and 9.8% of those in the state were living in poverty in 1999. (Table AIII.8)
- ◆ Compared with the statewide percentage (41.5%), a smaller percentage of workers residing in Region 7 worked in another state or in another county within the state (37.1%). More than 70% of Glascock and Taliaferro County residents worked outside the county, while roughly 20% of those residing in Richmond, Washington, and Wilkes Counties did. (Figure III.1, Table AIII.4)
- ◆ As expected, the vast majority of workers in Region 7 and the state drove to work alone (78.6% and 77.5%, respectively). About 14% of workers in Region 7 and in Georgia carpooled to work. The average commute time in Region 7 ranged from 36.2 minutes for those residing in Hancock County to 21.6 minutes for workers living in Wilkes County. (Table AIII.5, Table AIII.4)

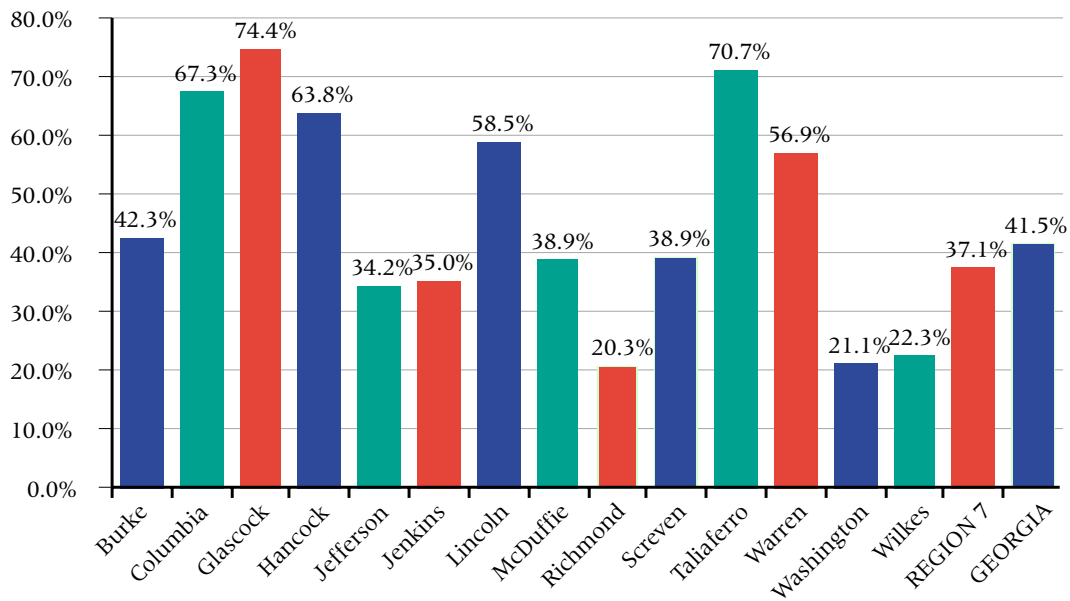
ECONOMIC VITALITY MAP



Source: Georgia Rural Development Council.



**FIGURE III.1 - PERCENT OF WORKFORCE WORKING OUTSIDE STATE
OR COUNTY OF RESIDENCE BY COUNTY, 2000.**



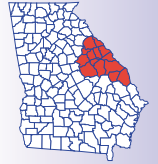
Source: Census 2000 SF3, P26.

TABLE III.1 - MEDIAN EARNINGS BY COUNTY, 1999.

	All workers 16 years and over	Workers by type Full-time, year-round	Other
Burke*	\$18,450	\$23,243	\$10,262
Columbia*	28,237	37,119	10,457
Glascock	21,480	27,969	7,148
Hancock	15,985	21,771	9,107
Jefferson	17,924	23,020	8,302
Jenkins	18,430	23,068	8,808
Lincoln	20,594	25,457	9,664
McDuffie*	20,758	25,881	9,866
Richmond*	19,731	26,492	9,036
Screven	19,324	24,741	8,312
Taliaferro	20,632	24,563	9,271
Warren	17,655	25,234	8,659
Washington	20,054	27,109	7,687
Wilkes	20,344	25,558	10,831
REGION 7	NA	NA	NA
GEORGIA	\$24,111	\$31,253	\$10,423

Source: Census 2000 SF 3, P85, PCT47.

* County is part of a MSA.



INCOME AND POVERTY STATUS

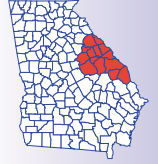
Issue: Household income includes labor earnings, retirement and investment income as well as public assistance payments. The magnitude of a household's income is influenced not only by personal characteristics such as ability, age, and health, but also by the quality of employment and investment opportunities. Income is the most general measure of a household's capacity to purchase or rent housing. Accordingly, household income is used to calculate housing affordability, one of the most important indicators of housing needs. A high poverty rate translates into an increased need for housing assistance and other state and federal aid programs such as food stamps and cash welfare programs.

Data:

- ◆ The Census Bureau uses a set of money income thresholds that vary by family size and composition to define who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold they are classified as being below the poverty level. Poverty thresholds do not vary geographically, but they are updated annually for inflation.
- ◆ Poverty is not defined for people living in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children).
- ◆ The most recent county-level poverty data are for 1999. In that year, the poverty threshold for a family of four was \$17,029. The poverty threshold for a person age 65 or older living alone was \$7,990.
- ◆ In 2002 the poverty threshold for a family of four was \$18,390; for a person 65 years or older living alone it was \$8,547. Poverty statistics can be found at <http://www.census.gov/hhes/www/poverty.html>.
- ◆ Income includes the amount received from employment and self-employment (earnings), interest and dividends, Social Security income, Supplemental Security Income (SSI), public assistance or welfare payments, retirement or disability pensions, and any other sources of income received regularly such as Veterans Administration (VA) payments, unemployment compensation, child support, or alimony.

Analysis:

- ◆ Region 7 had a larger percentage of households in every income range below \$50,000 than the state in 1999 and a smaller percentage with incomes of \$50,000 or more. Fourteen percent of households in the region had incomes less than \$10,000, compared to 10.1% of households in Georgia. (Table AIII.6, Table III.2, Figure III.2)
- ◆ Only Columbia County had a smaller percentage (4.3%) of households with incomes of less than \$10,000 than the region and the state. About 24% of households in Hancock County, the highest proportion in the region, had incomes of less than \$10,000 a year. At least 20% of households in five other Region 7 counties had median earnings of less than \$10,000 a year. (Table III.2, Figure III.2)



- ◆ About 16% of Columbia County households had incomes of \$100,000 or more in 1999, the highest proportion in the region. Columbia County was the only county with a higher percentage of households in this income range than the region and the state. (Table III.2, Figure III.2)
- ◆ The 1999 median household income in Columbia County was \$55,372, the only county in Region 7 with a higher median than Georgia (\$42,288). Nine counties had a median income of less than \$30,000; the lowest was in Hancock County, \$22,010. (Table AIII.7)
- ◆ In addition to those in Columbia County, male householders at least 65 years old and living alone in Lincoln and Richmond Counties had a higher median income than the state's median. This is true for their female counterparts in Columbia and Richmond Counties, but not Lincoln. Single females with children had higher median incomes in Columbia and Glascock Counties than in Georgia as did married-couple families with children in Columbia County. (Table AIII.7)
- ◆ Households in Region 7 were more likely to live in poverty than households statewide. More than 14% of families living in the region had incomes that were less than the poverty threshold, compared to about 10% of those in the state. (Table AIII.8)
- ◆ Single females with children were the households most likely to be in poverty in Region 7 and in the state. More than one-half of those with children younger than five years old were in poverty in the region as were 45.9% of those in the state. (Table AIII.8)

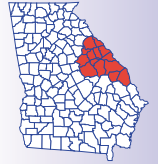
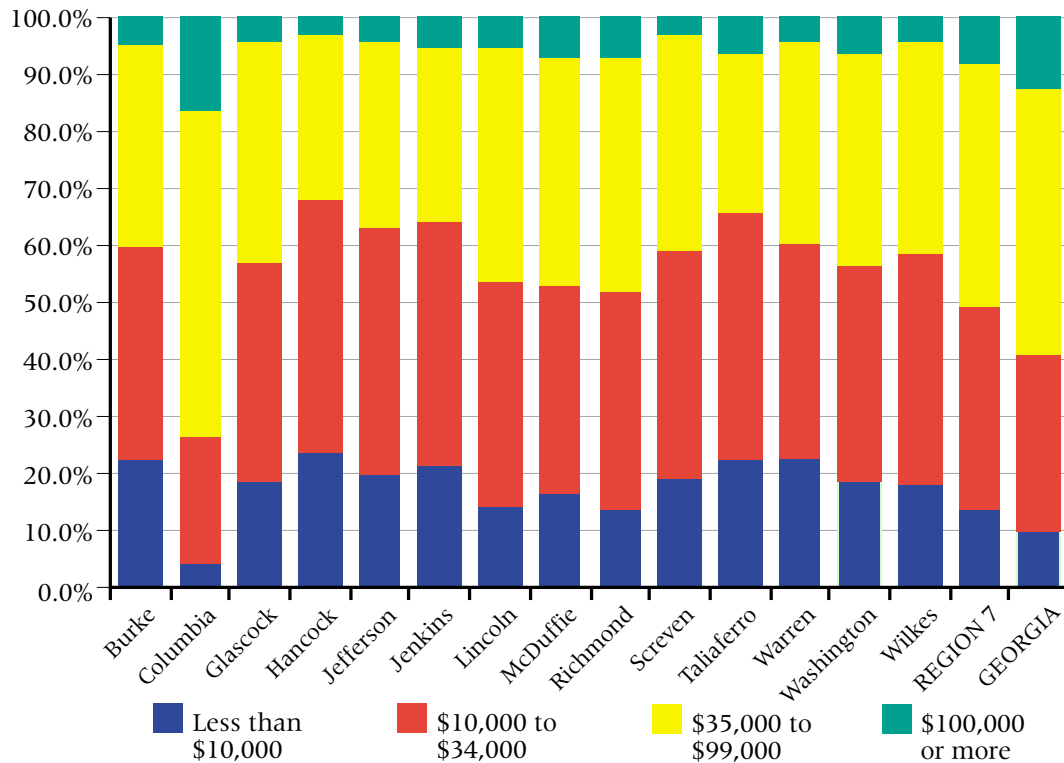


FIGURE III.2 - HOUSEHOLDS BY INCOME BY COUNTY, 1999.



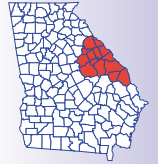
Source: Census 2000 SF3, DP3.

TABLE III.2 - PERCENT OF HOUSEHOLDS BY INCOME BY COUNTY, 1999.

	No. of Households	Income range			
		Less than \$10,000	\$10,000 to \$34,999	\$35,000 to \$99,999	\$100,000 or more
Burke*	7,928	23.0	37.2	35.4	4.4
Columbia*	31,112	4.3	22.5	57.1	16.1
Glascock	1,013	19.1	38.2	39.0	3.8
Hancock	3,246	23.8	44.5	29.2	2.6
Jefferson	6,302	20.2	43.0	32.9	3.9
Jenkins	3,211	21.7	42.6	30.8	4.9
Lincoln	3,247	14.4	39.5	41.0	5.1
McDuffie*	7,980	16.4	37.0	40.0	6.6
Richmond*	73,939	13.9	38.4	41.2	6.4
Screven	5,795	19.3	39.9	37.9	2.9
Taliaferro	865	22.8	43.6	27.4	6.2
Warren	2,429	22.7	37.9	35.7	3.7
Washington	7,439	18.8	37.9	37.2	6.1
Wilkes	4,318	18.4	40.5	37.0	4.1
REGION 7	158,824	14.0	35.7	42.6	7.7
GEORGIA	3,007,678	10.1	30.7	46.8	12.3

Source: Census 2000 SF 3, DP 3.

* County is part of a MSA.



HOUSING TENURE AND AFFORDABILITY

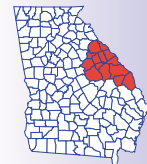
OWNER- AND RENTER-OCCUPANCY STATUS

Issue: Homeownership is part of the “American dream” and typically consists of a single-family detached residence. Owning a home not only represents an opportunity to accumulate wealth, but also is viewed by most as a sign of personal achievement. With the establishment of long-term amortized mortgages as the norm and rising real incomes, the steady growth of homeownership over the past several decades is unprecedented in Georgia and the nation. Be it the cause or the result, homeownership is associated with less mobile residents. A higher homeownership rate may lead to a more stable community, since homeowners have a financial stake in the well-being of their neighborhood. The homeownership rate is an important foundation of economic growth and serves as an indicator of the health of a local economy. The vast development of single-family, owner-occupied homes, which require an extensive array of roads, pipes, wires, and other supportive infrastructure, help to sustain consumer demand.

Increases in the homeownership rate in recent decades reflect not only that more people are able to own a home, but also that people are purchasing their first home earlier in the life cycle. Because owning a home requires a substantial income and downpayment, younger households have traditionally been less likely to buy a home. With the increased popularity of higher ratio mortgages, however, substantial savings are not necessary to buy a home, making it possible for younger households to become homeowners. Yet, homeownership rates still increase steadily with the age of household heads. Differences in household composition (nontraditional families, such as single mothers or persons living alone) as well as diverse preferences lead to variations in the ability to afford a home, making homeownership either unreachable or undesirable. Historically, Blacks have exhibited a lower homeownership rate than Whites. This is most likely due to differences in income and household structure; however, discrimination with regard to mortgage lending and zoning may also be contributing factors. Hispanic immigrants may face similar barriers to homeownership as well as cultural and language barriers.

Data:

- ◆ Housing tenure is the term used to make a distinction between owner-occupied and renter-occupied housing units.
- ◆ The homeownership rate is the percent of occupied units that are owner-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.
- ◆ All occupied units that are not owner-occupied are classified as renter-occupied. This includes units rented for cash rent, including continuing care facilities, or those occupied without payment of cash rent.
- ◆ The person who owns or rents the housing unit is called the householder.



Analysis:

- ◆ The homeownership rate in Region 7 was about the same as in the state (68.5% and 67.5%, respectively) in 2000. From 1990 to 2000, owner-occupied units increased faster than all housing units in Region 7 and the state of Georgia, while renter-occupied units increased at a slower rate. Richmond County had a dramatically lower homeownership rate (58%) than other counties in the region. (Table IV.1, Table AIV.1)
- ◆ Whites were the most likely to own their homes in Region 7 and the state (76.3% and 75.3%, respectively), while Hispanic householders were the least likely. Householders of all races were more likely to own their home in Region 7 than in Georgia, however. (Table IV.2)
- ◆ Householders in Region 7 were older than those statewide. The region had a larger percentage of homeowners 45 years old or older and a larger percentage of renters 35 years old or older than in the state. (Table AIV.2)
- ◆ As expected, the greatest proportion of renter-occupied housing units in Region 7 and in the state were headed by an individual between 25 and 34 years old. (Table AIV.2)

TABLE IV.1 - HOUSING TENURE, 1990-2000.

	Region 7			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Occupied housing units	158,840	100.0	14.2	3,006,369	100.0	27.0
Owner-occupied	108,788	68.5	19.1	2,029,154	67.5	32.0
Renter-occupied	50,052	31.5	4.9	977,215	32.5	17.8

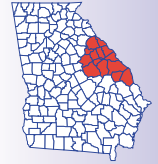
Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP 1.

TABLE IV.2 - HOMEOWNERSHIP RATES BY RACE, 2000.

	Region 7		Georgia	
	Total households	% Owner-occupied	Total households	% Owner-occupied
All races	158,840	68.5	3,006,369	67.5
White householder	92,997	76.3	2,070,172	75.3
Black or African American householder	61,181	57.3	803,324	50.8
Asian householder	1,859	66.1	50,276	55.4
"Other race" householder ¹	2,803	53.8	82,597	41.3
Householder who is Hispanic	2,349	53.2	99,026	37.3

Source: Census 2000 SF 1, H14.

¹ This includes householders who are American Indian and Alaska Native alone, Native Hawaiian and other Pacific Islander alone, some other race alone, and those who are of two or more races.



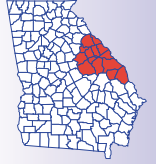
COST, VALUE AND SALES PRICE OF HOUSING

Issue: An estimate of housing costs for both renter-occupied and owner-occupied housing units is needed to compare the cost of living between counties and regions within Georgia at a given time. A measure of housing costs also is needed to assess housing affordability (the ratio of housing costs to income) and access to homeownership.

For renter-occupied units, the most inclusive price of housing is the gross rent, which incorporates an adjustment for the price of services such as utilities and fuels which are typically included in cost of apartment living but not always included as part of the rental payment. For owner-occupied units, the home sales price, selected monthly costs, and median value of the home are measures of the price of housing. Compared to the home sale price, which consists of only the purchase price itself (and sometimes may include property transfer taxes as well as related legal, insurance, and brokerage fees), another measure, selected monthly costs, is a cash flow price or operating cost of a dwelling, and includes mortgage interest payments, mortgage principal repayments, utilities, property taxes, homeowners insurance, and other costs.

Data:

- ◆ Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.).
- ◆ Specified owner-occupied units include only one-family houses on less than 10 acres without a business or medical office on the property since excessive land or commercial or medical activities may distort the value of the property. The data for “specified units” does not include mobile homes.
- ◆ Housing is classified as with a mortgage or loan if the unit is being purchased with a mortgage or some other debt arrangement, such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. This includes units with a mortgage built on leased land. The category not mortgaged is comprised of housing units owned free and clear of debt.
- ◆ The U.S. Census Bureau defines gross rent as the contract rent plus the estimated average monthly cost of utilities (not including telephone service) if these are paid by the renter (or paid for the renter by someone else). The contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.
- ◆ Specified renter-occupied units exclude one-family houses on 10 acres or more.
- ◆ Housing units shown as no cash rent may be owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others. This category also includes military housing.



- ◆ Median home value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.
- ◆ Home sales prices were obtained from DCA and reflect the prices of homes that were actually sold in 2000. These data include new and existing homes sold in the calendar year. In general, those categorized as new are those sold by a builder or developer, whereas existing homes are those sold by an individual or a bank.

Analysis:

- ◆ About 70% of the owner-occupied units in Region 7 were mortgaged, compared to 75.3% in the state. Homeowners in Region 7 had lower monthly housing costs than homeowners statewide. Specifically, 43.7% of the region's homeowners paid less than \$1,000 a month in housing costs, compared to just 35.3% in Georgia. (Table AIV.3)
- ◆ Renters in Region 7 also had lower monthly housing costs than renters statewide. One-half of renters in Region 7 had monthly housing costs of less than \$500, compared to 32.7% of those in Georgia. About 8% of "rented" units in the region and 6% in the state were occupied rent free. (Table AIV.4)
- ◆ With the exception of Columbia County (\$118,000), the median value of owner-occupied housing in every Region 7 county was lower than the state's median (\$111,200). Lincoln County had the second highest median value in the region (\$82,000), almost \$30,000 less than the state median. The median values in Glascock, Jenkins, Taliaferro, and Warren Counties were less than \$50,000. (Table IV.3)
- ◆ The median value of mobile homes in five Region 7 counties was higher than the state median (\$33,600): Columbia, Glascock, Hancock, McDuffie, and Taliaferro. The highest median value of mobile homes in Region 7 was in Columbia County (\$40,100), while the lowest was in Jefferson (\$24,700). (Table IV.3)
- ◆ Ninety-five percent of the 1,057 new homes sold in Region 7 in 2000 and 80% of the 2,966 existing homes sold were in Columbia and Richmond Counties. The most new homes sold were in Columbia County (630), while the most existing homes were sold in Richmond County (1,214). Five counties did not sell any new homes in 2000: Glascock, Jenkins, Lincoln, Taliaferro, and Warren. (Table IV.4)
- ◆ The average sales prices for new and existing homes in Region 7 (\$131,481 and \$104,222, respectively) were lower than those in the state (\$177,594 and \$150,625, respectively). The lowest average sales prices for new and existing homes were in Screven County (\$38,730 for five homes) and Glascock County (\$46,398 for 16 homes), respectively. (Table IV.4)
- ◆ The highest average prices for new and existing homes were in Columbia County (\$153,774 and \$135,097, respectively), where the most new homes were sold. While Richmond County had the highest rate of existing sales, the average price of homes sold there was less than the regional and state average. New homes in Hancock County sold for \$150,015 compared to \$63,675 for existing homes. The average sales price for new homes was lower than for existing homes in McDuffie and Screven Counties. (Table IV.4)

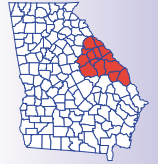


TABLE IV.3 - MEDIAN HOME VALUE BY COUNTY, 2000.

	Mobile homes	Specified owner-occupied units
Burke*	\$33,100	\$59,800
Columbia*	40,100	118,000
Glascok	36,500	48,600
Hancock	35,600	53,000
Jefferson	24,700	56,900
Jenkins	26,300	49,400
Lincoln	33,500	82,000
McDuffie*	39,400	74,600
Richmond*	31,800	76,800
Screven	31,500	64,600
Taliaferro	36,000	40,300
Warren	33,400	48,700
Washington	29,900	66,900
Wilkes	28,100	65,100
REGION 7	NA	NA
GEORGIA	\$33,600	\$111,200

Source: Census 2000 SF 3, DP4 (specified owner-occupied units); H82 (Owner-occupied mobile homes).

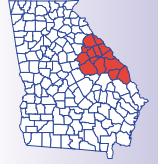
* County is part of a MSA.

TABLE IV.4 - NEW AND EXISTING HOME SALES BY COUNTY, 2000.

	New homes sales			Existing homes		
	No.	% of total	Avg. price	No.	% of total	Avg. price
Burke*	3	0.3	\$85,717	84	2.8	\$76,661
Columbia*	630	59.6	153,774	1,165	39.3	135,097
Glascok	0	0.0	NA	16	0.5	46,398
Hancock	10	0.9	150,015	50	1.7	63,675
Jefferson	7	0.7	73,269	66	2.2	55,455
Jenkins	0	0.0	NA	23	0.8	66,716
Lincoln	0	0.0	NA	64	2.2	80,955
McDuffie*	15	1.4	72,687	88	3.0	99,398
Richmond*	376	35.6	99,285	1,214	40.9	89,054
Screven	5	0.5	38,730	70	2.4	68,736
Taliaferro	0	0.0	NA	4	0.1	47,475
Warren	0	0.0	NA	13	0.4	80,915
Washington	9	0.9	114,698	61	2.1	65,948
Wilkes	2	0.2	90,000	48	1.6	84,528
REGION 7	1,057	100.0	\$131,481	2,966	100.0	\$104,222
GEORGIA	56,391		\$177,594	86,409		\$150,625
% of STATE		1.9			3.4	

Source: Georgia Department of Community Affairs, Housing Finance Division.

* County is part of a MSA.



AFFORDABILITY

Issue: The monthly housing cost to income ratio, or the housing cost burden, is the most widely accepted measure of housing affordability. Unlike the separate measures of housing costs and income, the ratio of the two can easily be compared over time. The federal government considers a home affordable if the housing cost burden is 30% or less. Specifically, if a household pays more than 30% of their gross income for housing, including utilities, they are said to be cost burdened and to have excessive shelter costs. A larger cost burden can be attributed to a higher monthly housing expenditure and/or a lower income; therefore, households in all income brackets can be cost burdened. A low-income household experiencing a cost burden may not have sufficient money for other necessities such as food, clothing, and child care. Historically, renter households are more likely than owner households to be cost burdened. Affordability for homeowners depends mostly on the terms of the mortgage.

OWNER-OCCUPIED UNITS

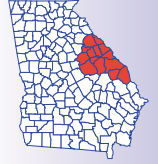
Data:

- ◆ One measure of affordability is the percent of gross income paid for housing costs. This is known as the housing cost burden. If the amount a household pays for housing costs is greater than 30% of their gross income they are said to be cost burdened.
- ◆ Units occupied by households reporting no income or a net loss in 1999 are included in the not computed category.
- ◆ The definitions of specified owner-occupied units and selected monthly owner costs were included in the "Cost, value, and sales price of housing" section.

The Georgia Tech City and Regional Planning program is preparing estimates of housing needs and their overlap with various socioeconomic and housing characteristics for the Georgia Department of Community Affairs. This data set will inventory three types of housing problems for each Georgia county: (1) cost burden, (2) overcrowding, and (3) units without complete kitchen facilities or complete plumbing. Data will be provided for both owner and renter households. Owner and renter households with one or more of these housing problems will be profiled by household size, household type, employment status, occupation, social security and public assistance income, housing unit type, and age of the householder. The data set also will show the number of rental and owner-occupied housing units with each of the three housing problems. County-level data will be available at <http://www.georgiaplanning.com> in Summer 2003. Data for selected cities and for state regions will be available at the same web site during Fall 2003.

Analysis:

- ◆ Homeowners in Region 7 and in the state were equally likely to be cost burdened in 1999 (21.4% and 21.0%, respectively). About 38% of specified owner-occupied housing units in Region 7 and 36.4% of those in Georgia spent less than 15% of total income on housing in the same year. (Table IV.5)



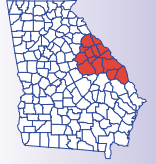
- ◆ Households in eight Region 7 counties were more likely than others in the region and in the state to be cost burdened (Burke, Hancock, Jenkins, Lincoln, McDuffie, Richmond, Warren, and Wilkes). More than 30% of homeowners in Hancock County were cost burdened, the highest in the region, compared to only 15% of those in Taliaferro County. (Table IV.6, Figure IV.1)
- ◆ From 1989 to 1999 the growth rate of cost burdened owner-occupied households in Region 7 was greater than the increase in all owner-occupied units (37.4% and 19.2%, respectively). This was true for Georgia as well. (Table IV.5)
- ◆ Owner-occupied households with a mortgage in the region and in the state were more likely to be cost burdened than those without a mortgage. Regardless of whether the homeowner had a mortgage, Blacks were more apt to be cost burdened than Whites in both Region 7 and in the state. (Table AIV.5, Table AIV.6)
- ◆ Homeowners with incomes of less than \$10,000 in Region 7 were more likely than those in the state to be cost burdened. (Table AIV.9)

TABLE IV.5 - SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 1989-1999.

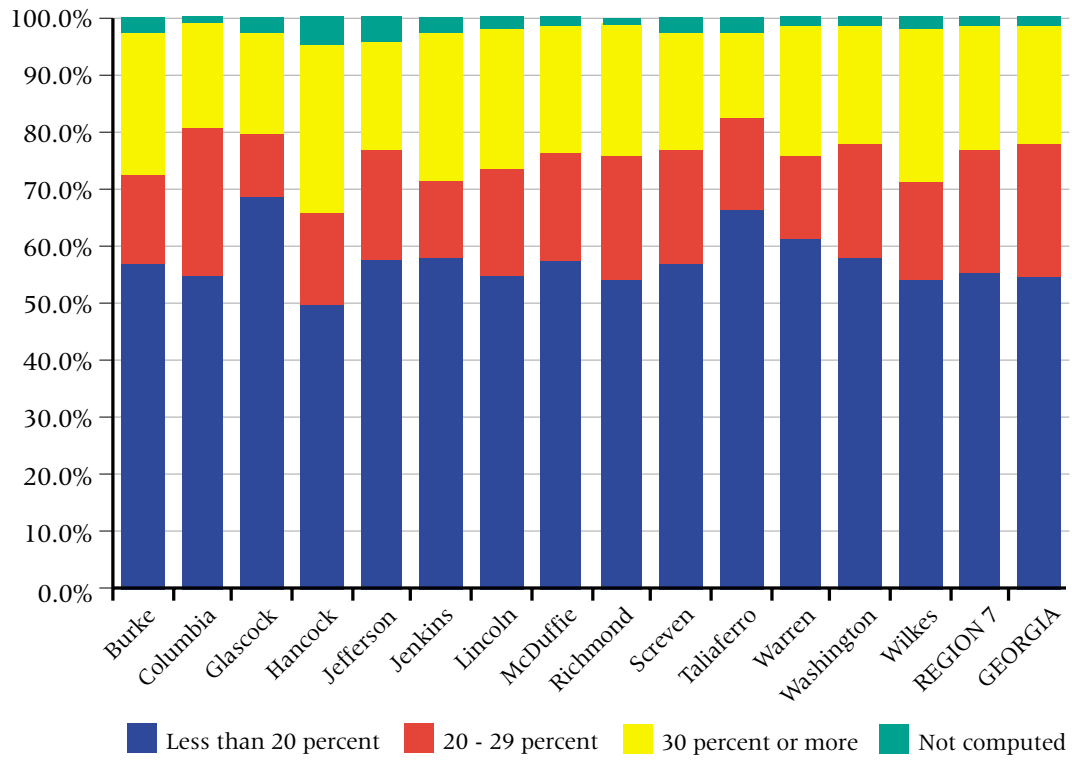
	Region 7			Georgia		
	1999 No.	1999 %	1989-1999 % change	1999 No.	1999 %	1989-1999 % change
Specified owner-occupied units	79,635	100.0	19.2	1,596,408	100.0	38.4
Less than 15 percent	30,487	38.3	NA	581,615	36.4	NA
15 to 19 percent ¹	13,646	17.1	14.0	293,480	18.4	36.7
20 to 24 percent	10,779	13.5	17.5	225,005	14.1	32.3
25 to 29 percent	6,686	8.4	12.2	147,360	9.2	30.3
30 percent or more	17,032	21.4	37.4	334,881	21.0	50.8
Not computed	1,005	1.3	65.6	14,067	0.9	80.0

Source: Census 2000 SF 3, DP4; Census 1990 STF 3, DP5.

¹The category for the percent change from 1990 to 2000 is "less than 20 percent".



**FIGURE IV.1 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**



Source: Census 2000 SF3, DP4.

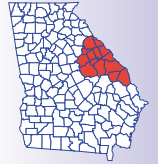


TABLE IV.6 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.

	No. of specified owner-occupied units ¹	Less than 20 percent	20 - 29 percent	30 percent or more
Burke*	3,003	58.6	15.7	25.7
Columbia*	21,332	55.2	26.5	18.2
Glascocock	342	70.2	11.4	18.4
Hancock	1,251	52.4	16.9	30.8
Jefferson	2,418	59.9	20.7	19.4
Jenkins	1,075	59.5	13.9	26.6
Lincoln	1,345	55.7	19.1	25.2
McDuffie*	3,355	58.5	18.8	22.7
Richmond*	36,256	55.3	22.0	22.7
Screven	2,033	58.5	20.6	20.9
Taliaferro	286	68.2	16.4	15.4
Warren	913	62.0	14.9	23.1
Washington	3,153	59.0	20.2	20.8
Wilkes	1,868	55.5	17.2	27.2
REGION 7	78,630	56.1	22.2	21.7
GEORGIA	1,582,341	55.3	23.5	21.2

Source: Census 2000 SF 3, DP4.

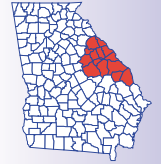
* County is part of a MSA.

¹ Total does not include those for which this was not computed.

RENTER-OCCUPIED UNITS

Data:

- ◆ The housing wage rate is the hourly wage rate a worker must earn to afford the Fair Market Rent (FMR), working 40 hours per week. It is used to measure the wage-rent disparity of households.
- ◆ The FMR is a gross rent estimate, including utilities, set by the U.S. Department of Housing and Urban Development to determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. The rent estimate varies by geographic location to account for differences in local housing markets. The FMR is the dollar amount below which 40% of the standard-quality rental housing units are rented.
- ◆ One measure of affordability is the percentage of gross income paid for gross rent. This is known as the housing cost burden. A household can “afford” the FMR if it is less than 30% of their gross income. If the amount a household pays for gross rent is greater than 30% of their gross income they are said to be cost burdened. Households are said to be severely cost burdened if they pay greater than 50% of their gross income for rent. (This is only calculated for renter-occupied units in the Census data.)
- ◆ Units for which no cash rent was paid and units occupied by households that reported no income or a net loss in 1999 comprised the not computed category.

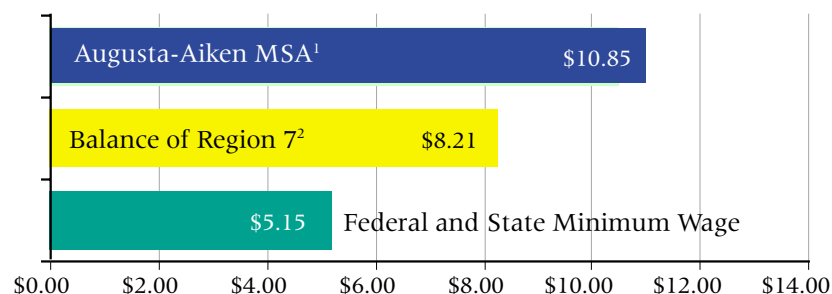


- ◆ The definitions of gross rent, contract rent, and specified renter-occupied units are in the “Cost, value, and sale prices of housing” section.

Analysis:

- ◆ With the exception of Columbia, McDuffie and Richmond Counties, in 2001, one needed an annual income of \$17,080 to afford a two-bedroom apartment at the FMR in Region 7 counties. This translates to an hourly housing wage of \$8.21, which was 159.4% of the federal minimum wage. The housing wage increased by 2.6% between 2000 and 2001. (Table AIV.7, Figure IV.2)
- ◆ The housing wage in the Augusta-Aiken MSA, (defined as the 2000 MSA counties, See Figure IV.2) \$10.85, was 210.6% of the federal minimum wage. With a minimum wage job, a worker would need to work 84.2 hours a week to afford the FMR in the Augusta-Aiken MSA. (Figure IV.2, Table AIV.7)
- ◆ About 35% of renters in Region 7 and in the state were cost burdened in 1999, while approximately 17% were severely cost burdened. With the exception of households for which cost burden was not computed, the percentage of households paying less than 20% of their income on housing was the fastest growing renter group in Region 7 and the state. (Table IV.7)
- ◆ White renters in Region 7 and in Georgia were the least likely to be cost burdened, while Blacks were the most likely. Forty percent or more of Black renters in the region and in the state were cost burdened in 1999. (Table AIV.8)
- ◆ A larger percentage of renters in Richmond, Screven, Taliaferro, Warren, and Washington Counties were severely cost burdened than elsewhere in the region and the state as a whole. More than 25% of those in Screven County were severely cost burdened, the highest rate in the region, compared with less than 10% of renters in Glascock and Lincoln Counties. (Table IV.8, Figure IV.3)

FIGURE IV.2 - HOUSING WAGE RATE, 2001.



Source: National Low Income Housing Coalition, Out of Reach September 2001.

This report uses the 2000 MSA classifications.

¹ The Augusta-Aiken MSA is defined as Columbia, McDuffie, and Richmond Counties, as well as Aiken and Edgefield Counties in SC.

² This includes Burke, Glascock, Hancock, Jefferson, Jenkins, Lincoln, Screven, Taliaferro, Warren, Washington, and Wilkes Counties.

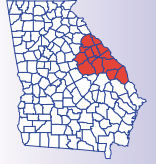


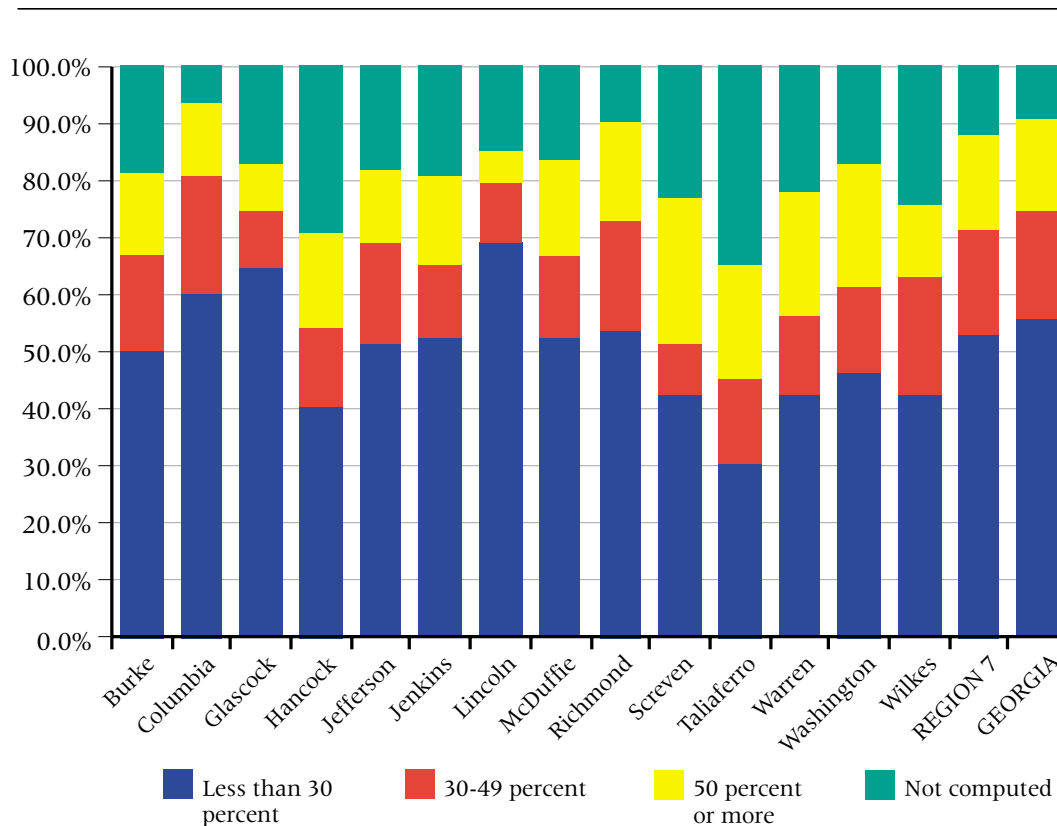
TABLE IV.7 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING, 1989-1999.

	Region 7			Georgia		
	1999	1989-1999		1999	1989-1999	
	No.	%	% change	No.	%	% change
Specified renter-occupied units	49,376	100.0	6.6	964,446	100.0	19.3
Less than 15 percent	9,615	19.5	NA	177,210	18.4	NA
15 to 19 percent ¹	6,368	12.9	9.7	140,798	14.6	29.2
20 to 24 percent	5,561	11.3	-2.8	123,890	12.8	6.9
25 to 29 percent	4,862	9.8	-3.0	97,915	10.2	5.7
30 percent or more	17,295	35.0	0.0	341,484	35.4	14.2
50 percent or more	8,271	16.8	NA	158,922	16.5	NA
Not computed	5,675	11.5	51.9	83,149	8.6	51.6

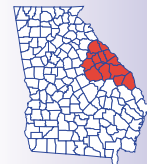
Source: Census 2000 SF 3, DP4, QT H13; Census 1990 STF 3, DP-5.

¹ The category for the percent change 1989-1999 is less than 20 percent.

FIGURE IV.3 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.



Source: Census 2000 SF3, DP4.

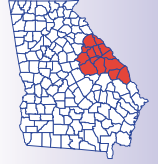


**TABLE IV.8 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**

	No. of specified renter-occupied units	Less than 30 percent	30 - 49 percent	50 percent or more	Not computed
Burke*	1,866	50.5	16.6	14.9	18.1
Columbia*	5,518	60.8	20.4	12.5	6.2
Glascok	189	65.1	10.1	7.9	16.9
Hancock	715	40.4	14.3	16.6	28.7
Jefferson	1,704	51.7	17.8	12.6	18.0
Jenkins	793	52.7	13.1	15.1	19.0
Lincoln	521	68.9	10.9	5.8	14.4
McDuffie*	2,220	52.7	14.6	16.7	16.0
Richmond*	31,018	54.0	19.3	17.5	9.2
Screven	1,211	42.7	9.2	25.2	23.0
Taliaferro	189	30.7	14.8	20.1	34.4
Warren	556	43.0	13.5	21.9	21.6
Washington	1,858	46.9	14.6	21.7	16.8
Wilkes	1,018	42.6	20.8	12.7	23.9
REGION 7	49,376	53.5	18.3	16.8	11.5
GEORGIA	964,446	56.0	18.9	16.5	8.6

Source: Census 2000 SF 3, DP4, QT H13.

* County is part of a MSA.



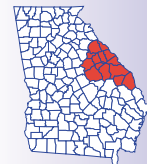
TYPE OF HOUSING AND PHYSICAL CONDITION

OCCUPIED AND VACANT HOUSING UNITS

Issue: An accurate assessment of the housing inventory is the starting point in evaluating whether the existing stock can adequately provide for the current and future housing needs of a community. The vacancy rate, as well as the condition of the housing stock, are important indicators of the health of the housing market. A high vacancy rate can indicate a loss of residents and an excess supply of housing in the region. Units are “vacant,” however, for many reasons. For instance, seasonal and migrant housing units are classified as vacant since they are not occupied full-time year round. A relatively high number of seasonal units may affect the local community if temporary residents feel less attachment to the community than permanent residents. Boarded up and permanently abandoned units are a blight to a region. Awareness of such a problem is at best due to antidotal evidence since data regarding abandoned units are generally not available.

Data:

- ◆ A housing unit is defined as a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.
- ◆ A housing unit is vacant if no one was living in it at the time of Census enumeration, unless the occupants are only temporarily absent. Housing units are excluded from the housing inventory if the roof, walls, windows, and/or doors no longer protect the interior from the elements. Units posted with a sign that they are condemned or they are to be demolished are also not included.
- ◆ Units temporarily occupied entirely by people who have a usual residence elsewhere at the time of enumeration are also classified as vacant, for seasonal use. Seasonal, recreational, or occasional use units are vacant or intended for use only in certain seasons, for weekends, or other occasional use throughout the year. This includes units for summer or winter sports or recreation, such as beach cottages and hunting cabins, in addition to quarters for workers such as herders and loggers.
- ◆ Units for migrant workers include vacant units intended for occupancy by migrant workers employed in farm work during the crop season. Farm work does not include work in a cannery, a freezer plant, or a food processing plant.
- ◆ Other vacant units are those that do not fall into any of the alternative categories. These include units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.
- ◆ The homeowner vacancy rate (rental vacancy rate) is the proportion of the homeowner (rental) housing inventory which is vacant and for sale. It is calculated as the



number of vacant units for sale (for rent) divided by the sum of the number of vacant units for sale (for rent) and the number of owner-occupied (renter-occupied) units.

Analysis:

- ◆ Region 7 had a larger percentage of vacant housing units than the state in 2000 (11.0% and 8.4%, respectively). (Table V.1)
- ◆ Total housing units increased by 13.5% in Region 7 over the past decade. Occupied housing units increased at a faster than average rate (14.2%), while vacant units grew by 8.3%. Vacant units in Georgia increased by 1.3% during this time. (Table V.1)
- ◆ About 60% of vacant units in Region 7 and statewide were for rent or classified as “other” vacant units. Region 7 had a smaller percentage of vacant units for rent than the state (28.2% and 31.6%, respectively). (Table V.1)
- ◆ From 1990 to 2000 the number of vacant units for rent and for sale increased faster than all units in Region 7, as did units for seasonal use and migrant workers. In contrast, during this time in Georgia vacant units for rent and for sale declined. (Table V.1)
- ◆ Lincoln County had the smallest proportion of vacant units for rent or sale (7.2%) in the region and the largest percentage of units for seasonal, recreational, or occasional use (75.1%). Columbia and Richmond Counties had the largest percentage of units for sale or rent in the region, about 60%. Richmond County had the most vacant units in the state and just 3.5% of those were seasonal units, the lowest percentage in the region. (Table V.2, Figure V.1)

TABLE V.1 - OCCUPIED AND VACANT UNITS, 1990-2000.

	Region 7			Georgia		
	2000	90-00	% change	2000	90-00	% change
	No.	%		No.	%	
Total housing units	178,566	100.0	13.5	3,281,737	100.0	24.4
Occupied units	158,840	89.0	14.2	3,006,369	91.6	27.0
Vacant units	19,726	11.0	8.3	275,368	8.4	1.3
<u>Vacant units</u>	19,726	100.0		275,368	100.0	
For rent	5,564	28.2	16.5	86,905	31.6	-24.5
For sale only	2,529	12.8	45.9	38,440	14.0	-1.0
Rented or sold, not occupied	1,166	5.9	-6.6	20,353	7.4	1.7
For seasonal, recreational, or occ. use	3,276	16.6	53.4	50,064	18.2	48.8
For migrant workers	42	0.2	44.8	969	0.4	57.1
Other vacant	7,149	36.2	-13.8	78,637	28.6	23.6

Source: Census 2000 SF 1, DP1, H5; Census 1990 STF 1, H002, H005.

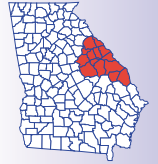
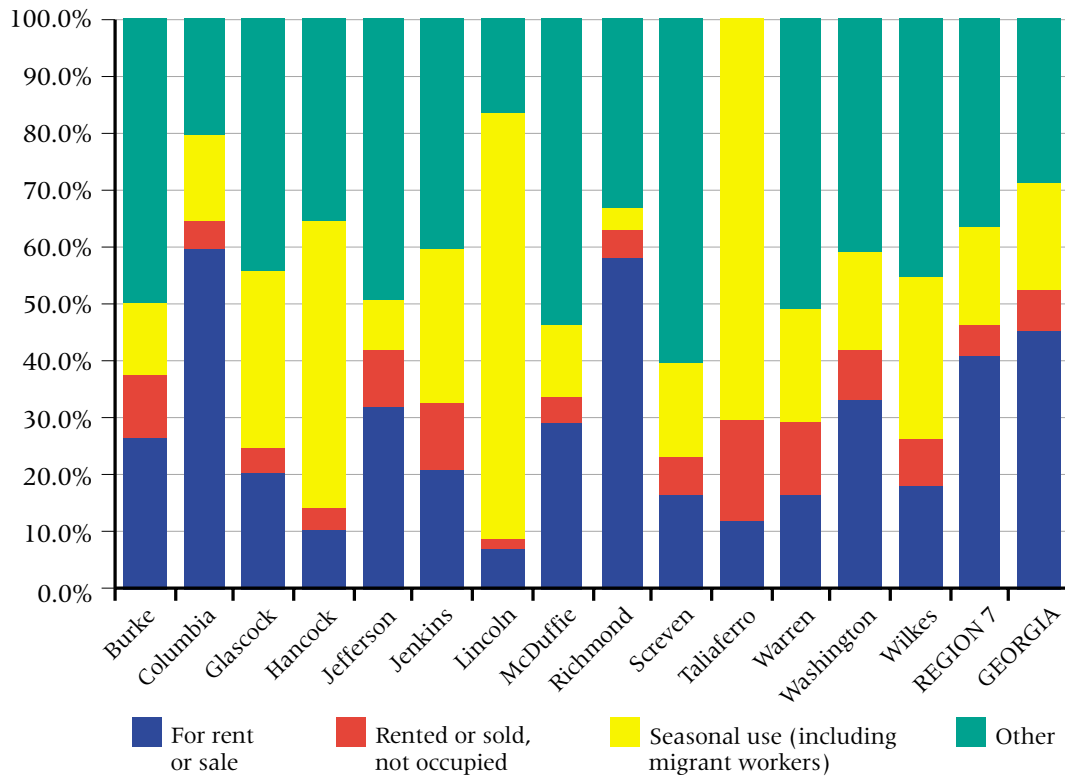


FIGURE V.1 - VACANT UNITS BY TYPE BY COUNTY, 2000.



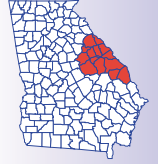
Source: Census 2000 SF1, DP1, H5.

TABLE V.2 - PERCENT OF VACANT UNITS BY TYPE BY COUNTY, 2000.

	No. of vacant units	For rent or sale	Rented or sold, not occupied	For seasonal use including migrant	Other
Burke*	908	26.9	10.7	12.8	49.7
Columbia*	2,201	60.0	4.8	15.4	19.8
Glascock	188	20.7	4.3	31.4	43.6
Hancock	1,050	10.8	3.7	50.8	34.8
Jefferson	882	32.0	10.4	8.8	48.8
Jenkins	693	21.1	11.8	26.8	40.3
Lincoln	1,263	7.2	1.7	75.1	16.0
McDuffie*	946	29.3	4.4	13.1	53.2
Richmond*	8,392	58.4	5.1	3.5	33.0
Screven	1,056	16.8	6.4	17.0	59.8
Taliaferro	215	12.1	0.0	17.7	70.2
Warren	332	16.6	12.7	20.2	50.6
Washington	892	33.2	8.9	17.5	40.5
Wilkes	708	18.1	8.5	28.4	45.1
REGION 7	19,726	41.0	5.9	16.8	36.2
GEORGIA	275,368	45.5	7.4	18.5	28.6

Source: Census 2000 SF 1, H5.

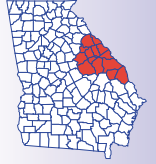
* County is part of a MSA.



- ◆ Units in structures containing two or more units are classified according to the number of units per structure (multi-family).
- ◆ Mobile homes used only for business purposes or for extra sleeping space and those for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory.
- ◆ The "mobile home or trailer" category in the 1990 census was changed to "mobile home" in 2000 and the "other" category was changed to "Boat, RV, van, etc."
- ◆ The "units in structure" question, which provides the information on the type of housing unit, was asked on a 100-percent basis in 1990 whereas it was asked on a sample basis in 2000.
- ◆ A condominium is not a housing type but rather a description of ownership. Most are units within a multi-family structure.

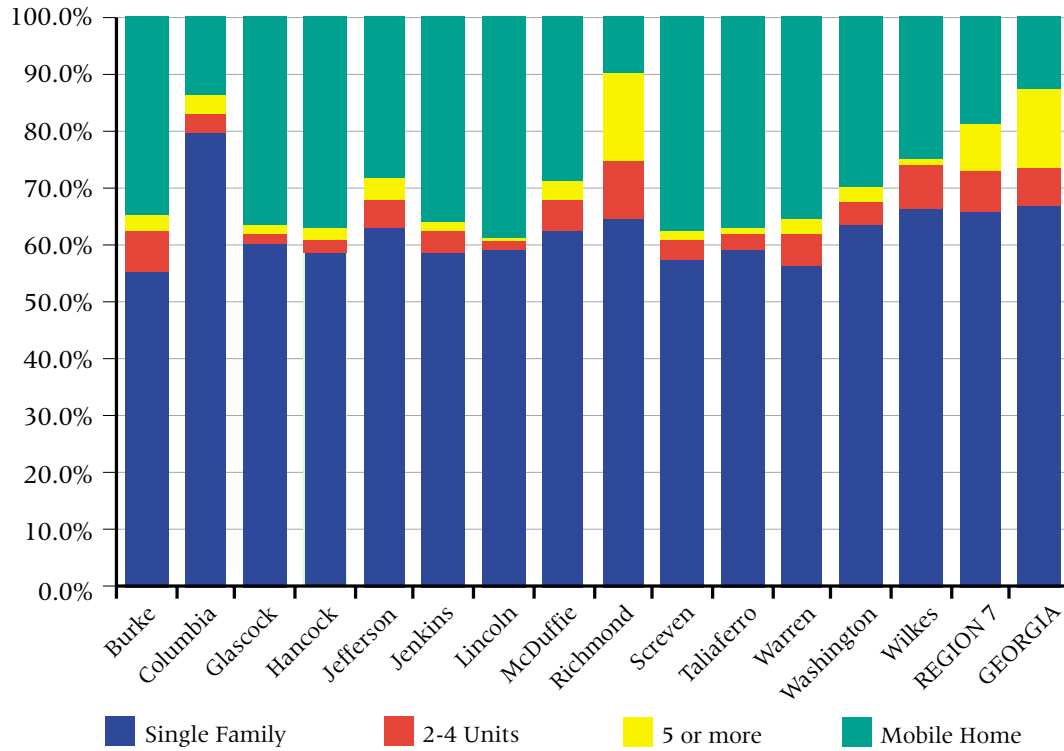
Analysis:

- ◆ The majority of housing units in Region 7 and in the state were single-family houses (66.4% and 67.2%, respectively) in 2000. Region 7 had a larger percentage of mobile homes than the state (18.1% and 12.1%, respectively) and a smaller percentage of units in multi-family apartment buildings with five or more units (8.7% and 14.0%). (Table V.3, Figure V.2, Table AV.1)
- ◆ At least 35% of the housing units in Glascock, Hancock, Jenkins, Lincoln, Screven, Taliaferro, and Warren Counties were mobile homes. Richmond County had the lowest percentage of mobile homes in the region (9.2%) and the highest proportion of multi-family units (15.9%). (Table V.3, Figure V.3)
- ◆ Over the past decade, the percentage increase in total housing units in Region 7 (13.5%) was less than in Georgia (24.4%). The percentage increase in housing units in Region 7 was slightly lower than the growth in households (14.2%). (Table AV.1, Table II.7)
- ◆ Over the past decade, single-family attached units, units in apartment buildings with 20 or more units, and mobile homes in Region 7 and in the state increased at a rate faster than the respective growth in all housing units. The percentage increase in units in apartment buildings with 20 or more units was the largest in both the region and the state. (Table AV.1)
- ◆ Housing units in Region 7 were older than units statewide in 2000. The region had a larger percentage of housing units that were at least 20 years old (56.6% and 50.1%, respectively). About 22% of housing units in the region and 18.9% of those in the state were more than 40 years old in 2000. Compared to the state, a slightly smaller percentage of mobile homes in Region 7, however, were built before 1960 (2.8% and 3.1%, respectively). (Table V.4, Table AV.2, Table AV.3, Figure V.3)
- ◆ Columbia County had the largest percentage of housing built within the last decade in Region 7 and the smallest proportion that were more than 40 years old (37.2% and



4.8%, respectively). Glascock, Hancock, Jefferson, Screven, and Warren Counties had both a larger percentage of new units (10 years old or less) and a larger percentage of older units (more than 40 years old) than elsewhere in the region. (Figure V.3, Table V.4)

FIGURE V.2 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

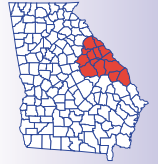


TABLE V.3 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.

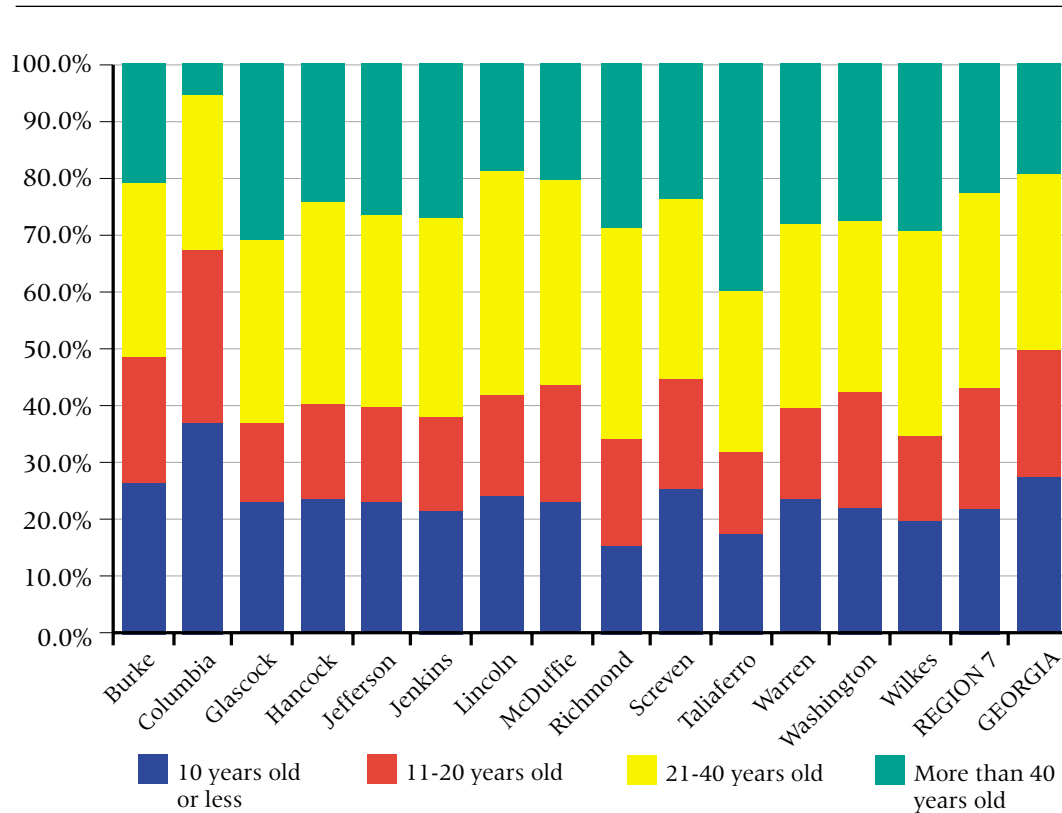
	No. of housing units ¹	Single family	2 to 4 units	5 or more units	Mobile homes
Burke*	8,834	55.8	7.1	2.6	34.5
Columbia*	33,306	79.9	3.5	3.0	13.6
Glascocock	1,192	60.6	1.8	1.3	36.2
Hancock	4,230	59.0	2.4	2.2	36.5
Jefferson	7,218	63.2	5.2	4.1	27.6
Jenkins	3,892	59.1	3.5	2.0	35.3
Lincoln	4,493	59.7	1.6	0.4	38.4
McDuffie*	8,916	62.9	5.1	3.8	28.1
Richmond*	82,312	65.2	9.7	15.9	9.2
Screven	6,826	57.6	3.6	1.4	37.4
Taliaferro	1,075	59.7	2.7	1.0	36.6
Warren	2,767	56.7	5.3	2.8	35.2
Washington	8,316	64.0	4.0	2.5	29.5
Wilkes	5,019	66.8	7.4	1.1	24.7
REGION 7	178,396	66.4	6.8	8.7	18.1
GEORGIA	3,277,424	67.2	6.8	14.0	12.1

Source: Census 2000 SF 3, DP4.

* County is part of a MSA.

¹ Total of housing units without "Boat, RV, van, etc." category.

FIGURE V.3 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

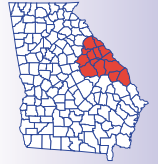
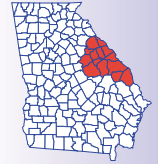


TABLE V.4 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.

	No. of housing units	10 years or less	11- 20 years	21-40 years	More than 40 years
Burke*	8,842	26.8	21.9	30.8	20.4
Columbia*	33,321	37.2	30.7	27.3	4.8
Glascock	1,192	23.4	13.7	32.2	30.7
Hancock	4,287	23.6	17.0	35.2	24.1
Jefferson	7,221	23.2	16.5	34.1	26.2
Jenkins	3,907	21.5	17.1	34.6	26.8
Lincoln	4,514	24.6	17.5	39.6	18.3
McDuffie*	8,916	23.3	20.4	36.4	19.9
Richmond*	82,312	15.4	19.0	37.5	28.1
Screven	6,853	25.4	19.5	31.8	23.3
Taliaferro	1,085	17.6	14.6	28.5	39.4
Warren	2,767	23.7	16.3	32.1	28.0
Washington	8,327	22.3	20.2	30.3	27.2
Wilkes	5,022	20.1	15.0	36.1	28.9
REGION 7	178,566	22.3	21.0	34.2	22.4
GEORGIA	3,281,737	27.9	22.0	31.2	18.9

Source: Census 2000 SF 3, DP 4.

* County is part of a MSA

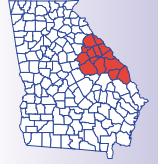


PHYSICAL CHARACTERISTICS AND QUALITY OF HOUSING UNITS

Issue: A more detailed description of housing units involves the number of rooms and bedrooms, the type of heating fuel used, the kitchen and plumbing facilities, and the overall structural integrity. An important quality of housing issue is the degree of overcrowding, usually signaled by more than one person per room. Overcrowding may not always result from the lack of means to live elsewhere, but may be due to cultural differences in preferences. Other measures of poor housing quality include lacking basic plumbing and kitchen facilities, in addition to major structural deficiencies such as a leaky roof or cracked walls. Inadequate or substandard housing is often correlated with health and safety problems. Physical characteristics of housing, such as the number of bedrooms, are also useful in determining the existence of appropriate units for households of different compositions and size in the region.

Data:

- ◆ Overcrowding is generally defined as more than one person per room.
- ◆ A room includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage are not considered rooms. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.
- ◆ Selected housing conditions may be physical and/or monetary and are defined for owner- and renter-occupied housing units as having at least one of the following conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, selected monthly owner (gross rent) costs as a percentage of household income in 1999 greater than 30%.
- ◆ A unit has complete kitchen facilities when it has all of the following: a sink with piped water; a range, or cook top and oven; and a refrigerator (not an ice box). All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete kitchen facilities if any of the three facilities is not present.
- ◆ Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete plumbing if any of the three facilities is not present.



Analysis:

- ◆ Households in Region 7 were slightly less likely to live in overcrowded units than in Georgia (4.4% and 4.8%, respectively). More than 6% of the housing units in Hancock, Jefferson, and Jenkins Counties were overcrowded, compared with less than 2% of those in Columbia and Glascock Counties. (Table V.5, Figure V.4, Table AV.4)
- ◆ Renters in the region and in the state were more likely to live in overcrowded units than owners. Compared with the state, homeowners in Region 7 were more likely to live in overcrowded conditions, while renters were less likely. (Table V.5)
- ◆ Asians (9.0%) and those of “other” races (9.2%) were more apt to live in overcrowded units than Blacks (8.3%) in Region 7, while Whites were the least likely (1.7%). This was true for Georgia as well. Hispanic households in Region 7 and in the state were more likely than all races to live in overcrowded housing. A smaller percentage of Hispanic households in Region 7 were overcrowded compared with the state (12.2% and 36.0%, respectively). (Table V.5)
- ◆ Renters were more likely than homeowners to live in housing with a selected housing condition in Region 7 and in the state. About 35% of renter-occupied households compared to around 20% of owner-occupied households lived with at least one housing condition in the region and in the state. (Table AV.5)
- ◆ Utility gas was the main house heating fuel in nearly 50% of the households in Region 7 and in the state. Almost all occupied housing units utilized utility gas; bottled, tank, or LP gas; or electricity in the region and the state. About 38% of households in Region 7 and in Georgia mainly used electricity. (Table AV.8)
- ◆ Compared to the state, Region 7 had a smaller percentage of housing with two rooms or less and also a smaller proportion of units with eight or more rooms. Region 7 had a larger percentage of rented housing units with three to four bedrooms than the state (34.7% and 28.3%, respectively) and a smaller proportion of rented units with one to two bedrooms. (Table AV.6, Table AV.7)

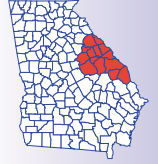
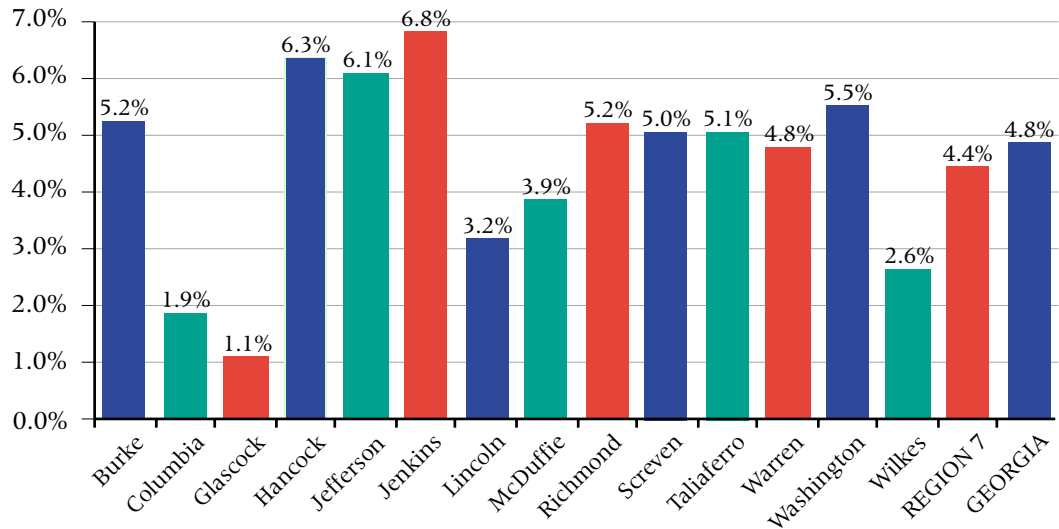


FIGURE V.4 - PERCENT OF OCCUPIED UNITS THAT ARE OVERCROWDED BY COUNTY, 2000.

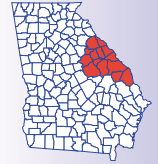


Source: Census 2000 SF3, DP4.

TABLE V.5 - OVERCROWDED UNITS BY RACE, ETHNICITY, AND TENURE, 2000.

	Region 7			Georgia		
	Total	Over-crowded	% of total	Total	Over-crowded	% of total
Total occupied units	158,840	7,042	4.4	3,006,369	145,235	4.8
Owner	108,765	2,846	2.6	2,029,293	49,715	2.4
Renter	50,075	4,196	8.4	977,076	95,520	9.8
White	93,037	1,611	1.7	2,069,180	47,560	2.3
Black	61,407	5,091	8.3	802,456	66,509	8.3
Asian	1,782	161	9.0	49,630	8,734	17.6
Other races	1,201	111	9.2	51,513	18,447	35.8
Two or more	1,413	68	4.8	33,590	3,985	11.9
Hispanic	2,414	294	12.2	99,026	35,688	36.0

Source: Census 2000 SF 3, HCT29A-H (Race), H20 (tenure).



SUBSIDIZED RENTAL HOUSING UNITS

Issue: Subsidized rental housing units are available to aid low-income households in renting decent, safe, and affordable housing. A complete inventory of all subsidized housing units in Georgia does not exist and is virtually impossible to compile given the numerous agencies and the overlap in assistance from various programs. Therefore, data on the most widely used programs are used to provide a general indication of the prevalence of subsidized housing in the region. The three main rental assistance programs currently in place for subsidizing low-income households are: conventional Public Housing (created by the U.S. Housing Act of 1937), Section 8 tenant-based assistance, which includes both the certificate and voucher programs (enacted by the Housing and Community Development Act of 1974), and the Low-Income Housing Tax Credit (LIHTC) (initially established by the Tax Reform of 1986).

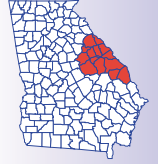
Public Housing and Section 8 are housing subsidies provided by HUD, in which households pay no more than 30% of their income for rent. Whereas conventional Public Housing is publicly owned, Section 8 provides assistance for households to rent units in the existing stock of privately owned housing. Operational through the U.S. tax code, the LIHTC provides 10-year tax credits to developers of rental housing provided that the units are affordable to low-income households for 15 years.

Data:

- ◆ Number of LIHTC units are those placed in service.
- ◆ Public housing is conventional public housing operated by local public housing authorities and subsidized by HUD. These are units located in a public housing project offered to low-income households to rent at below market rate. Households generally pay 30% of their income for rent.
- ◆ The Section 8 voucher and certificate programs provide assistance to households to rent units in the existing stock of privately owned housing at FMR. Data regarding Section 8 vouchers and certificates are not provided since, unlike public housing units and units built with the LIHTC, they are not region specific. It is not known whether a household obtaining a Section 8 voucher in one region is residing in that region; therefore, data are not reported here.

Analysis:

- ◆ Region 7 had a larger ratio of public housing units to residents than the state of Georgia in 2002 (9.6 and 6.4 units per 1,000 population, respectively). Burke County had the highest unit-to-person ratio (29.0) in the region. Richmond, Warren, Washington, and Wilkes Counties also had higher ratios than the regional average. (Table V.6)
- ◆ There were about 50,000 public housing units in the state of Georgia and 4,195 in Region 7. About two-thirds of Region 7's public housing units were in Richmond County, while Hancock, Jefferson, Jenkins, and Screven Counties had none. (Table V.6)



- ♦ From 1987 to 2002 there have been more than 800 properties, consisting of about 66,000 low-income units, built in Georgia with the LIHTC. In Region 7, there have been 67 LIHTC properties built with 2,590 low-income units. About 50% of the units were in Richmond County. As of 2002 there have been no LIHTC properties built in Lincoln County. (Table V.6)

TABLE V.6 - NUMBER OF LOW-RENT UNITS BY COUNTY, 2002.

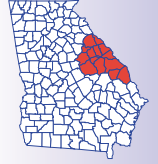
	Public Housing		LIHTC1	
	Units	Units per 1,000 pop. ²	Properties	Units
Burke*	645	29.00	8	248
Columbia*	44	0.49	3	372
Glascok	24	9.39	1	18
Hancock	0	0.00	3	103
Jefferson	0	0.00	5	141
Jenkins	0	0.00	1	48
Lincoln	60	7.19	0	0
McDuffie*	200	9.42	4	121
Richmond*	2,776	13.90	33	1,271
Screven	0	0.00	2	74
Taliaferro	14	6.74	1	19
Warren	99	15.63	2	39
Washington	214	10.11	1	48
Wilkes	119	11.14	3	88
REGION 7	4,195	9.64	67	2,590
GEORGIA	52,238	6.38	841	66,137

Source: HUDUSER Assisted Housing: National and Local database (HA Profiles), Public Housing units. Georgia Department of Community Affairs, Housing Finance Division, LIHTC properties and units.

¹ Properties and units put in service from 1987 to 2002.

² 2000 County population.

* County is part of a MSA.



(\$126,482 and \$115,561, respectively). Building permits are not issued in Taliaferro County. (Table VI.1)

- ◆ Region 7 had a lower ratio of single-family building permits per population than Georgia (4.3 and 8.7 permits per 1,000 population, respectively). Columbia County issued the most single-family permits (1,059) in the region, had the highest ratio of permits to residents (11.9), and was the only county in the region with a ratio higher than the state's. More than one-half of Region 7's counties were "partial" data counties and, therefore, the number of units constructed in these counties may be underestimated. (Table VI.1)
- ◆ The average value of single-family permits issued in Columbia County (\$132,419), the county that issued the most permits, was the second highest in the region, just behind Washington County (\$136,171). The lowest average value of permits issued in Region 7 was in Wilkes County, \$88,111. (Table VI.1)
- ◆ The ratio of multi-family units for which permits were issued to population in Region 7 was also less than in Georgia (0.5 and 2.6, respectively). Richmond County issued virtually all of the permits for multi-family units (196) in the region; Burke and Washington Counties issued the others. The ratio of multi-family units for which permits were issued to residents in Richmond County (1.0) was less than the state's. (Table VI.1)
- ◆ The number of single-family and multi-family building permits in Region 7 oscillated from 1997 to 2001. The number of multi-family permits issued peaked in 1999 with Columbia and Richmond Counties issuing the majority of permits. Columbia and Richmond Counties also issued the majority of the single-family permits in the region from 1997 to 2001. A total of ten or fewer single-family building permits were issued in Jenkins, Glascock, and Warren Counties during this five-year period. The value of single-family units for which building permits were issued increased quite dramatically in Lincoln, Richmond, and Washington Counties between 1997 and 2001. (Table AVI.1, Table AVI.2)

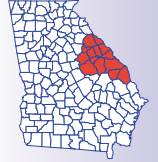


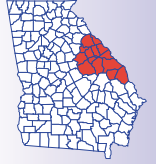
TABLE VI.1 - BUILDING PERMITS ISSUED FOR NEW PRIVATELY-OWNED SINGLE-FAMILY (SF) AND MULTI-FAMILY (MF) HOUSING UNITS BY COUNTY, 2001.

	Avg. value of SF	<u>No. of Units</u>			<u>No. of Permits per 1,000 pop.¹</u>		
		SF	MF	Total	SF	MF	Total
<u>Complete data counties</u>							
Columbia*	\$132,419	1,059	0	1,059	11.9	0.0	11.9
Hancock	117,394	52	0	52	5.2	0.0	5.2
Jenkins	NA	0	0	0	0.0	0.0	0.0
Lincoln	118,106	40	0	40	4.8	0.0	4.8
Richmond*	120,718	548	196	744	2.7	1.0	3.7
<u>Partial data counties</u>							
Burke*	118,646	46	4	50	2.1	0.2	2.2
Glascok	NA	0	0	0	0.0	0.0	0.0
Jefferson	108,138	31	0	31	1.8	0.0	1.8
McDuffie*	115,925	54	0	54	2.5	0.0	2.5
Screven	90,000	1	0	1	0.1	0.0	0.1
Warren	NA	0	0	0	0.0	0.0	0.0
Washington	136,171	14	2	16	0.7	0.0	0.7
Wilkes	88,111	24	0	24	2.2	0.0	2.2
REGION 7	\$126,482	1,869	202	2,071	4.3	0.5	4.8
GEORGIA	\$115,561	71,531	21,528	93,059	8.7	2.6	11.4

Source: Selig Center for Economic Growth, based on Bureau of the Census, Construction Statistics Division: Housing Units Authorized by Building Permits (C-40).

¹ 2000 County population.

* County is part of a MSA.



MOBILE/MANUFACTURED HOUSING PLACEMENTS

Issue: Regional mobile/manufactured housing placements in any given year increases the supply of this housing type, while an increase in mobile/manufactured housing units that are no longer fit for habitation has a depressing effect. There are several reasons for the increased popularity of mobile/manufactured homes; a primary one is cost. Mobile/manufactured housing is substantially less expensive to produce and easier to finance. For these reasons, mobile/manufactured housing can be an excellent alternative housing option. Depending on local government tax policies, an increase in mobile/manufactured homes, however, may lead to lower local tax revenues if the county does not tax mobile/manufactured housing as it does site-built units.

Data:

- ◆ Mobile/manufactured home placements are the number of units placed by county and represent the final destination of the unit, the county in which the homebuyer will reside.
- ◆ All placements are HUD code residential units and do not include mobile/manufactured homes used as offices at construction sites, as classrooms on school campuses, or for other nonresidential purposes.
- ◆ Single-section mobile/manufactured housing includes single-, sixteen- and extra-wide units.
- ◆ It is not known if the units are occupied as a year-round residence, as many single-section units may be used as seasonal homes.

Analysis:

- ◆ Region 7 had a higher ratio of manufactured housing placements to residents than the state (1.70 and 1.15 per 1,000 population, respectively) in 2001. Burke, Glascock, Hancock, Screven, and Washington Counties had the highest ratios of placements to population in the region (more than 4 units per 1,000 population). Glascock County had the highest ratio in the state (7.82). Columbia and Richmond Counties had less than one placement for every 1,000 persons, the lowest in the region. (Table VI.2)
- ◆ More than 30% of the units placed in Glascock and Taliaferro Counties were single-section, compared with 10% of those placed in McDuffie County. Region 7 had a smaller percentage of single-section units placed than statewide (21.7% and 25.7%, respectively). (Table VI.2)

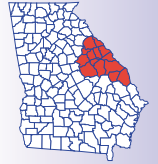


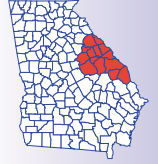
TABLE VI.2 - MANUFACTURED HOUSING PLACEMENTS BY COUNTY, 2001.

	No.of placements per 1,000 pop. ¹ % single section	
Burke*	4.14	26.1
Columbia*	0.80	16.9
Glascock	7.82	35.0
Hancock	4.96	24.0
Jefferson	2.61	15.6
Jenkins	3.15	18.5
Lincoln	2.16	22.2
McDuffie*	1.37	10.3
Richmond*	0.88	24.4
Screven	4.62	18.3
Taliaferro	1.44	33.3
Warren	3.31	14.3
Washington	4.16	25.0
Wilkes	2.81	16.7
REGION 7	1.70	21.7
GEORGIA	1.15	25.7

Source: Georgia Manufactured Housing Association.

¹ 2000 County population.

* County is part of a MSA.



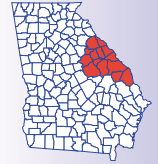
LOCAL GOVERNMENT SERVICES, ZONING AND DEVELOPMENT PROCEDURES

Issue: Planning, zoning, and development procedures adopted by a jurisdiction can impact the availability, affordability, and mix of housing in a community. Building codes apply to new construction and remodeling and are established to improve the quality of the structure. The State of Georgia has adopted eight mandatory construction codes. These codes have statewide applicability; however, local governments have the option to enforce all or some of these codes. Additionally, there are six permissive codes which a local government can choose to adopt and enforce. Enforcement of building codes has a positive impact on the quality of housing available. On the other hand, requiring a builder to meet certain standards can increase the cost of construction, which affects affordability. Housing codes address the quality of living conditions and are utilized to ensure proper use and maintenance of the unit. Since housing conditions tend to be of immediate concern in large urban city centers, these jurisdictions are more apt to adopt such codes. Smaller cities and rural areas are less likely to have the required funds available for enforcement. Use of housing and building codes can help to eliminate substandard housing.

Zoning and subdivision regulations can also have a positive or negative impact on the availability of affordable housing in a community. Generally, overly restrictive zoning or subdivision ordinances requiring large lot sizes or a high minimum square footage, for instance, can increase the cost of housing. Further, such zoning may even eliminate certain types of otherwise viable housing options. Some zoning and subdivision regulations such as Planned Unit Developments, however, can provide the opportunity for developers to use inventive designs to create new affordable housing.

Data:

- ◆ Data collected by DCA via the Government Management Indicators (GOMI) Survey provide information about how counties and municipalities in Georgia manage responsibilities assigned to them.
- ◆ Only two counties (Stephens in Region 2 and Crawford in Region 6) and 23 municipalities did not respond to the 2002 survey. The total number of counties and municipalities represented in the state data is 157 and 512, respectively.
- ◆ Counties and municipalities that are counted as “having the service available” for building permits and building inspections include all jurisdictions that offer the service directly, in addition to those that are covered by a local government authority, have an agreement with another local government, or a contract with a private provider. Therefore, it is meant to be an indication of the number and proportion of places that are covered by permits and inspections and not necessarily which places offer the service themselves.
- ◆ New construction code: An affirmative response to this item on the survey may indicate enforcement of either the Standard Building Code or the CABO One-and-Two Family Dwelling Code. The purpose of the Standard Building Code is to establish the

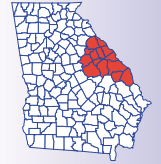


minimum requirements to safeguard the public health, safety, and general welfare through structural strength, means of egress facilities, stability, sanitation, adequate light and ventilation, energy conservation, and safety to life and property from fire and other hazards attributed to the built environment. Both the Standard Building Code and the CABO One-and-Two Family Dwelling Code are mandatory codes in Georgia.

- ◆ The Standard Existing Buildings Code is a permissive code in Georgia. This code applies to the repair, alteration, change of occupancy, addition, and relocation of existing buildings.
- ◆ The Standard Housing Code is a permissive code in Georgia. This code establishes minimum standards for occupancy.
- ◆ The Standard Plumbing Code is a mandatory code in Georgia. This code relates to the erection, installation, alteration, repair, relocation, replacement, addition to, and use or maintenance of plumbing systems including water supply and distribution, sanitary drainage, plumbing fixtures, water heaters, and venting.
- ◆ The Standard Unsafe Building Abatement Code is a permissive code in Georgia. This code applies to the repair or restoration of a building which has become unsafe and applies equally to new or existing conditions.
- ◆ Subdivision regulations are the control of the division of a tract of land by requiring development according to design standards and procedures adopted by local ordinance.
- ◆ A zoning code is a duly approved, enacted, and amended ordinance that controls and regulates land use in a jurisdiction. Zoning codes set forth regulations and standards relating to the nature and extent of uses of land and structures and include a zoning map.

Analysis:

- ◆ Counties and municipalities in Region 7 were less likely to have reported having the services and codes shown in Table VI.3 compared to the state. Only 71.4% of Region 7 counties issued building permits and, likewise, less than two-thirds had building inspections and construction and code enforcement. (Table VI.3)
- ◆ Only 42.9% of Region 7 counties and 35.7% of its municipalities reported having adopted a housing code, compared with 47.1% and 49.2% of those statewide. (Table VI.3)
- ◆ Only 50% of the counties and municipalities in Region 7 reported having a zoning code, compared with 60% and 76.8% of those in the state, respectively. (Table VI.3)



**TABLE VI.3 - LOCAL GOVERNMENT SERVICES AVAILABLE
AND CODES ADOPTED, 2002.**

	Region 7				Georgia			
	Counties		Municipalities		Counties		Municipalities	
	No.	%	No.	%	No.	%	No.	%
Total	14	100.0	42	100.0	157	100.0	512	100.0
Building inspections	9	64.3	27	64.3	118	75.2	405	79.1
Building permits	10	71.4	31	73.8	126	80.3	447	87.3
Construction and code enforcement	9	64.3	29	69.0	118	75.2	409	79.9
New construction code	6	42.9	12	28.6	98	62.4	259	50.6
Existing building code	6	42.9	16	38.1	81	51.6	275	53.7
Housing code	6	42.9	15	35.7	74	47.1	252	49.2
Plumbing code	8	57.1	20	47.6	106	67.5	303	59.2
Unsafe building abatement	5	35.7	7	16.7	56	35.7	218	42.6
Subdivision regulations	10	71.4	11	26.2	126	80.3	280	54.7
Zoning code	7	50.0	21	50.0	95	60.5	393	76.8

Source: DCA, GOMI Information catalog.

